



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

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.	MR. NARESH DHANRAJ 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. 602, of carpet area adm. 42.32 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. 602
	c)	Extent/ area including plinth/ built up area in case of house property	admeasuring 42.32 sq.mtr carpet



	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
	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
		If Ownership Rights,	
	a)	Details of the Conveyance Documents	Agreement for Sale dated 17.08.2004 executed between M/s. 21 st Century Realtors to Mr. Naresh Dhanraj Jain, registered doc serial



		no. BDR-9/4182/2004
	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
	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 mandatory probate and if so whether the same is probated by a competent court?	Not Applicable
	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
	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	Not Applicable



		mortgage?	
	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 respect of the property in question? In such case please comment on such seal/ marking?	No court seal or marking found on the documents submitted to me
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
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	Yes



	irrevocable as per law.	
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
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
k)	Membership details in the Society etc.;	Yes
l)	Share Certificates;	Share Certificate no.12
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 revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	PI. Obtain Latest Municipal / 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	Not Applicable



		records?	
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 SARFAESI Act, if required against the property offered as security?	Yes
	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.	MR. NARESH DHANRAJ 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. 21 st Century Realtors to Mr. Naresh Dhanraj Jain, registered doc serial no. BDR-9/4182/2004	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.	26.04.2005	Share Certificate no.12	Original	Original Share certificate is scrutinized
4.	07.04.2003	Occupancy Certificate no. CE/4129/WS/AK of 2003 dated 07.04.2003	Photocopy	

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 1696
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 Mr. Naresh Dhanraj Jain, for property Flat no. 602, of carpet area adm. 42.32 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-9/4182/2004



12. Whereas it is seen that Share Certificate No. 12 dated 26.04.2005, consisting of 5 shares of 50/- each bearing distinctive numbers from 56 to 60 (both inclusive) in the paid up share Capital of M/s. Vastu Height Co-Op Hsg Soc Ltd. the Society in the name of Mr. Naresh Dhanraj Jain
13. Whereas it seen that Mortgage Deed dated 14.09.2016 executed between Mr. Naresh Dhanraj Jain to State Bank of India for property , Flat no. 602, of carpet area adm. 42.32 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 Mr. Naresh Dhanraj Jain to State Bank of India for property , Flat no. 602, of carpet area adm. 42.32 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 Mr. Naresh Dhanraj Jain for property , Flat no. 602, of carpet area adm. 42.32 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 **MR. NARESH DHANRAJ 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 **Equitable** 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 **MR. NARESH DHANRAJ 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 Mr. Naresh Dhanraj Jain, registered doc serial no. BDR-9/4182/2004, 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 Registered 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. 602, of carpet area adm. 42.32 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

MH011443744202324E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
27 Nov 2023	Receipt	Receipt no.: 1113189367
	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. : 602
	Period of search :	From :2013 To :2023
	Received Fee :	300
The above mentioned Search fee has been credited to government vide GRN no :MH011443744202324E		
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	MH011443744202324E	BARCODE			Date	25/11/2023-10:49:47	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.	00040572023112546313		IK0CNSBBO1	
Cheque/DD No.				Bank Date	RBI Date	25/11/2023-10:24:51		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 : 937210427

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 नमूद कारणासाठीच लागू आहे. इतर कारणासाठी किंवा नोंदणी न करवयाच्या दस्तांसाठी लागू नाही.

MH011443628202324E	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
27 Nov 2023	Receipt	Receipt no.: 1113188990
	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. : 626
	Period of search :	From :2006 To :2023
	Received Fee :	450
The above mentioned Search fee has been credited to government vide GRN no :MH011443628202324E		
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	MH011443628202324E	BARCODE			Date	25/11/2023-10:45:36	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.	00040572023112546254	IK0CNSAYB8	
Cheque/DD No.				Bank Date	RBI Date	25/11/2023-10:24:47	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 : 699200378

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. 602, of carpet area adm. 42.32 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: MR. 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. 1625000/- , Market Value Rs. 2335880/- Flat no. 602, of carpet area adm. 42.32 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 Mr. Naresh Jain (M/S.Ziqitza Healthcare Limited), Exe. Date 17.08.2004 Reg. Date 17.08.2004 Doc. No. Andheri-3/4182/2004, stamp duty Rs. 100900/-, Reg Fees Rs. 23500/-

2005

Nil

To

2015

Nil

2016

Deed of Mortgage Rs. 625000000/- , Flat no. 602, of carpet area adm. 42.32 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 Mr. 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. 602, of carpet area adm. 42.32 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 Mr. 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. 602, of carpet area adm. 42.32 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 Mr. 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

Mrs. RACHANA MARWAL

Place : THANE

ADVOCATE