



S.D. KULKARNI  
B.A.D.M.M.L.L.B.  
ADVOCATE HIGH COURT

Office:  
Ratanbai compound, shivaji Nagar,  
CheckNaka, Near Shankar Mandir,  
Opp. Mulund Check Naka Bus Stop,  
Ashtavinayak Bldg. Ground Floor,  
Thane(w)-400604  
Cell:9820827946

Resi  
Flat. No.003, Bldg. No.2,  
Wing-A, Laxmi Park Phase-2  
Lokmanya Nagar Pada No. 2,  
Thane(w)-400606  
Tel. No.-25887288

## SEARCH REPORT

Date: 23/04/2013

To,  
M/S.Purnanand & Co.  
Adocates and Solicitors.

Sub : SEARCH REPORT

Property situated at Village Bhandup, Tal.Kurla & Dist. Mumbai Suburban,  
**C.T.S No.393.**  
**Survey No.40/1,75/5,7.**

Sir,

As per the information and instruction given by you the search was taken by me in the Mumbai(Old custom),Bandra & Nahur No.1 & 2 Sub- Register's offices in respect of the above mentioned property. I have gone through the available Index-II Registers kept in the said offices.

The search was taken from 1984 to 2013 i.e. 30 years.  
Application No.4252/2013 dated 21/04/2013

YEAR	TRANSACTION	
	Old Custom	Bandra
1984	Torn	Torn
1985	Torn	Some Pages Torn
1986	NIL	Torn
1987	NIL	Torn
1988	NIL	Torn
1989	NIL	Torn
1990	NIL	Some Pages Torn
1991	NIL	Some Pages Torn
1992	NIL	Some Pages Torn
1993	NIL	Some Pages Torn
1994	NIL	Some Pages Torn
1995	NIL	Some Pages Torn
1996	Kept in Custody	Torn
1997	NIL	Torn
1998	NIL	Some Pages Torn




YEAR	TRANSACTION	
	Bandra	Old Custom
1999	NIL	Torn
2000	NIL	Some Pages Torn
2001	NIL	Some Pages Torn
2002	NIL	Torn
2003	NIL	Torn
2004	NIL	Torn
2005	NIL	NIL
2006	NIL	NIL
2007	NIL	NIL
2008	Sent For Binding	NIL
2009	Sent For Binding	NIL
2010	NIL	NIL
2011	NIL	NIL
2012	Some Index II ready for search	Some Index II ready for search
2013	Index II not ready for search	Index II not ready for search

From the year 2002 onwards there are computer sheets. Some sheets are missing. Sheets are not properly bound. From the year 1984 onwards some Index-II are torn, if you find any transaction in mutation or elsewhere please inform me. I will counter check.

YEAR	COMPUTER SHEETS TRANSACTION	
	KURLA- 2 BDR-7	KURLA - 4 BDR-14
2002	NIL	-
2003	NIL	-
2004	NIL	-
2005	NIL	NIL
2006	NIL	NIL
2007	NIL	NIL
2008	NIL	NIL
2009	NIL	NIL
2010	NIL	NIL
2011	NIL	NIL
2012	Some Index II ready for search	Some Index II ready for search
2013	Index II not ready for search	Index II not ready for search

Yours faithfully,

  
(S.D. KULKARNI)  
Advocate High Court.

S.D KULKARNI.  
B.A. D.M.M.L.L.B.  
ADVOCATE HIGH COURT

Office:  
Ratanbai compound, shivaji Nagar,  
CheckNaka, Near Shankar Mandir,  
Opp. Mulund Check Naka Bus Stop,  
Ashtavinayak Bldg. Ground Floor,  
Thane(w)-400604  
Cell:9820827946

Resi:  
Flat. No.003, Bldg. No.2,  
Wing-A, Laxmi Park Phase-2  
Lokmanya Nagar Pada No. 2,  
Thane(w)-400606  
Tel. No.-25887288

*Purmanand*

## SEARCH REPORT

Date: 23/04/2013

To,  
M/S.Purmanand & Co.  
Advocates and Solicitors.

Sub : SEARCH REPORT

Property situated at Village Bhandup, Tal.Kurla & Dist. Mumbai Suburban.  
**C.T.S No.393.**  
**Survey No.40/1,75/5,7.**

Sir,

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The search was taken from 1984 to 2013 i.e. 30 years.  
Application No.4252/2013 dated 21/04/2013

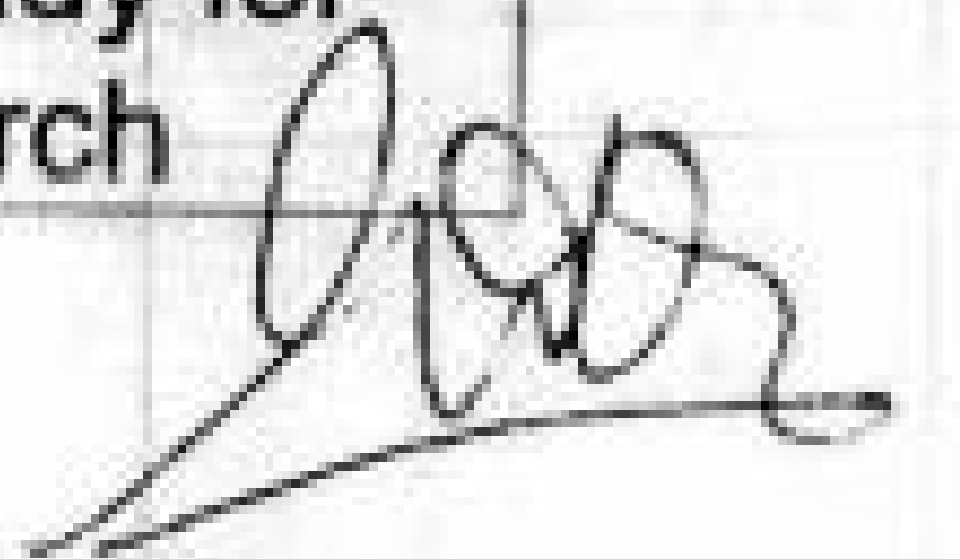
YEAR	TRANSACTION		
	Old Custom	Bandra	Chembur
1984	Torn	Torn	-
1985	Torn	Some Pages Torn	-
1986	NIL	Torn	-
1987	NIL	Torn	-
1988	NIL	Torn	-
1989	NIL	Torn	-
1990	NIL	Some Pages Torn	-
1991	NIL	Some Pages Torn	-
1992	NIL	Some Pages Torn	-
1993	NIL	Some Pages Torn	-
1994	NIL	Some Pages Torn	-
1995	NIL	Some Pages Torn	Sent for data entry
1996	Kept in Custody	Torn	Sent for data entry
1997	NIL	Torn	Sent for data entry
1998	NIL	Some Pages Torn	Sent for data entry

*[Handwritten Signature]*

YEAR	TRANSACTION		
	Bandra	Old Custom	Chembur
1999	NIL	Torn	Sent for data entry
2000	NIL	Some Pages Torn	Sent for data entry
2001	NIL	Some Pages Torn	Sent for data entry
2002	NIL	Torn	Sent for data entry
2003	NIL	Torn	Sent for data entry
2004	NIL	Torn	Sent for data entry
2005	NIL	NIL	Sent for data entry
2006	NIL	NIL	Sent for data entry
2007	NIL	NIL	Sent for data entry
2008	Sent For Binding	NIL	-
2009	Sent For Binding	NIL	-
2010	NIL	NIL	-
2011	NIL	NIL	-
2012	Some Index II ready for search	Some Index II ready for search	-
2013	Index II not ready for search	Index II not ready for search	-

From the year 2002 onwards there are computer sheets. Some sheets are missing. Sheets are not properly bound. From the year 1984 onwards some Index-II are torn, if you find any transaction in mutation or elsewhere please inform me. I will counter check.

YEAR	COMPUTER SHEETS TRANSACTION			
	BDR-7	BDR-14	BDR-3	BDR-13
2002	NIL	-	-	-
2003	NIL	-	-	-
2004	NIL	-	-	-
2005	NIL	NIL	NIL	NIL
2006	NIL	NIL	NIL	NIL
2007	NIL	NIL	NIL	NIL
2008	NIL	NIL	NIL	NIL
2009	NIL	NIL	NIL	NIL
2010	NIL	NIL	NIL	NIL
2011	NIL	NIL	NIL	NIL
2012	NIL	NIL	NIL	NIL
2013	Some Index II not ready for search	Some Index II not ready for search	Some Index II not ready for search	Some Index II not ready for search



Types Of agreement	Survey No.,Hissa No.,C.T.s. No.	Name of the selling party	Name of the purchasing party	Execution Date	Registration No.& Date
Sale Deed	Sr no.40/1. Sr no.70/7,75/5. CTS No.393. Area.4384 Sq.mt.(As per P.R. card Area 4264.7 Sq.Mt.) 3000 Sq.Ft Construction.	1)Kunjata Divecha. 2)Mr.Harsh Divecha proprieter of Divecha Glass Enterprizes.	Partners of M/S.Sky Line Great Hills 1)Mr.Maulik Dave director of Dave builders Pvt.Ltd. 2)Jatin walji Daisariya Partners of M/S.Sky Line Great Hills. 3)N.C.Sharma M/S.Sky Line Great Hills.	14/06/10	<u>5694/10</u> 16/06/10

Please take certified Copy.

Types Of agreement	Survey No.,Hissa No.,C.T.s. No.	Name of the selling party	Name of the purchasing party	Execution Date	Registration No.& Date
Mortgage Deed	Sr no.40/1. Sr no.75/7,5. CTS No.393. Area.4384 Sq.mt.	Partners of M/S.Sky Line Great Hills 1)Urmi Manoj Daisariya. 2)Chandan C.Sharma. 3)N.C.Sharma. 4)Jaisingh Dave,the Director of Dave Builders Pvt.Ltd. 5)Shilpin Tatde Director of M/S.Sky Line Vision Hills Pvt.Ltd. 6)Jatin walji Daisariya Partner of M/S.Sky Line Great Hills.	Mr.Subhash Khedekar,the Branch Manager of Thane Bharta Sahakari Bank Ltd.	05/10/11	<u>8244/11</u> 24/10/11

Yours faithfully,

  
(S.D.KULKARNI)  
Advocate High Court

**RAJKUMAR K. SHUKLA**  
B.A. LL. B.  
ADVOCATE, HIGH COURT

Contact: 91-9833625098  
022-22876392

Office No.10, 2<sup>nd</sup> Floor, 84, Dholakwala Hospital Building, Janmabhumi Marg, Fort, Mumbai- 400 001  
(Email:advshukla4@gmail.com).

3539

To,  
**The Branch Manager,**  
State Bank Of India  
RACPC Chinchpokali Branch  
Mumbai

24.01.2018

Dear Sir,

RE: Certified Copy of M/S. SHUBHANGI MANIS VEDAK & MANIS  
SHARAD KUMAR VEDAK .

As directed by you we have obtained Certified Copy of document from Registrar office. We enclose herewith Certified Copy of for your information and record.

I have perused the certified copy and Original Agreement provided by Bank and after comparing the both, I hereby certify that the original Agreement held with bank is original and valid.

Thanking you,

Yours faithfully

  
MR. RAJKUMAR SHUKLA  
Advocate





To,

Dated: 30.11.2017

Mr. Rajkumar K. Shukla  
Advocate High Court,  
Mumbai  
Dear Sir,

RE: Property at Flat No. 0901, on 9<sup>th</sup> Floor, Wing-'C', Building No. 1, area admeasuring 575 Sq. Feet (Carpet Area), along with one car parking space, in the Building to be known as "**Skyline Sparkle**" constructed on the land bearing at Survey No. 40, 75, Hissa No. 1, 7, 5 And CTS No. 393 and Situated in the Village of Bhandup, Taluka Kurla, and lying, being in the Registration District and Sub-District Mumbai Suburban.

As per your instruction I have taken search of above mentioned property in the Sub-Registrar of Assurance at Kurla from 1988 to 2017 (30 years) under online challan No. MH00 7733106 201718M dated 29.11.2017 or Rs. 750/- paid in Sate Bank of India.

Besides various agreement for sale registered in respect of the Flat I did not find any adverse document registered against above mentioned property.

Search Clerk

Kurla SRO from year 1988 to 2017 (30 years)

1988	NIL
1989	NIL
1990	NIL
1991	NIL
1992	NIL
1993	NIL
1994	NIL
1995	NIL
1996	NIL
1997	NIL
1998	NIL
1999	NIL
2000	NIL
2001	NIL
2002	NIL
2003	NIL
2004	NIL
2005	NIL
2006	NIL
2007	NIL
2008	NIL
2009	NIL
2010	Deed of Conveyance Dated 14.06.2010 made between Mrs. Kunjalata Divecha as the "Owner" of the one part and Mr. Harsh Divecha, a sole Proprietor of Divecha Glass Enterprises as the "Confirming Party" of the second part and M/s. Skyline Great Hills as "The Owners/Developers" of the Third Part, duly registered under Sr. No. BDR-13-05694-2010, by Sub-registrar of Bandra.
2011	Mortgage Deed dated 05.10.2011, executed between M/s. Skyline Great Hills as "The Mortgagor" of the one part, Thane Bharat Sahkari Bank Ltd., as "The Mortgagee", of



2012  
2013  
2014  
2015  
2016  
2017

the other part, duly stamped and document registered under Sr. No. 8244/2011 dated 14.10.2011.

NIL

NIL

NIL

NIL

NIL

Agreement for Sale dated 18.10.2017 executed between M/s. Skyline Great Hills as "The Owners/Developers" of the One Part, and Shubhangi Manish Vedak and Manish Sharad Kumar Vedak, as "The Purchaser/s" of the Other Part, duly stamped and document registered under Sr. No. KRL-5-13339-2017 dated 14.10.2017, by Sub-Registrar of Assurance Kurla-5.

Search Clerk



RE: Property at Flat No. 0901, on 9<sup>th</sup> Floor, Wing-'C', Building No. 1, area admeasuring 575 Sq. Feet (Carpet Area), along with one car parking space, in the Building to be known as "**Skyline Sparkle**" constructed on the land bearing at Survey No. 40, 75, Hissa No. 1, 7, 5 And CTS No. 393 and Situated in the Village of Bhandup, Taluka Kurla, and lying, being in the Registration District and Sub-District Mumbai Suburban.

**M/S. SKYLINE GREAT HILLS**

**AND**

**SHUBHANGI MANISH VEDAK AND  
MANISH SHARAD KUMAR VEDAK**

NOTES OF SEARCH

Taken in the office of Sub Registrar of Kurla from 1988 to 2017 (30 year)

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MR. RAJKUMAR K. SHUKLA,  
Advocate, High Court,  
Mumbai.

**Appendix I (Format of valuation report)**

<b>1 Customer details</b>										
Name of borrower		1) Mrs. Shubhangi Manish Vedak. 2) Mr. Manish Sharad Kumar Vedak.				Apl. No.				
Name of owner		M/s. Skyline Great Hills.								
Case Type										
<b>2 Assets details</b>										
Proposed R.C.C. flat.										
Address		A/p.- Proposed flat in apartment named "Skyline sparkle, Building No.01, Wing-C", Flat No. 901@ Ninth Floor in S.No.40/1,75/5,75/7, C.T.S.No.393, Near Gavdevi Mandir & Vardhman Industrial Estate, Subhash Road, Nahur, Bhandup(W), Tal.- Kurla, Dist.- Mumbai Sub.								
Nearby Landmark		Near Gavdevi Mandir & Vardhman Industrial Estate, Subhash Road.								
<b>3 Document details:</b>										
Layout Plan		Not available.		Name of Approving Authority		Not available.		Approval No.		Not available
Building Plan		Not available.		Name of Approving Authority		Not available.		Approval No.		Not available
Construction Permission		Yes.		Name of Approving Authority		BMC		Approval No.		Dated 25/01/2017
Occupancy Certificate		Not available.		Name of Approving Authority		Not available.		Approval No.		Not available
Legal Documents		Yes.		List of Documents		1) Regd. agreement for sale no.KRL-05/13339/2017 dated 14/11/2017 2) Commencement certificate dated 25/01/2017				
<b>4 Physical details</b>										
Plot boundaries		Flat boundaries (Flat No.901)								
Adjoining Properties		East : By Bhandup Village Road, Ceat Tyre Road & Western Mechanical Industries. West : By Swastik Builder Property. South : By Bhandup Village Road. North : By Vardhman Industrial Estate.				East : By flat no.902. West : By open space. South : By open space. North : By passage & lift.				
Matching of boundaries		Yes		Plot demarcated		Yes.		Approved land use		Yes
Type of property		Residential Flat.								
No. of rooms		Living/ Dining		01		Bed room		02		Toilets
2 Toilet		Kitchen		01						
Total no. of floors in the building		B.F.+ Parking + Podium + 22		Floor on which the property is located		Ninth floor.		Approx age of the property		New construction.
Residual age of property		60 years under normal conditions.		Type of Structure - R.C.C. framed structure.						
<b>5 Tenure / Occupancy details</b>										
Status of Tenure		N.A.		No. of years of occupancy		New construction		Relationship of tenant to owner		N.A.
<b>6 Stage of construction:</b>										
Stage of construction		Under construction		If under construction extent of completion		R.C.C. work is completed up to 14 <sup>th</sup> floor slab level. Thus, 60% work is completed & remaining work is in progress.				
<b>7 Violations if any observed</b>										
Nature and extent of Violations		Work is in progress.								

<b>8</b>	<b>Area details of the property:</b>								
	Site area	N.A.	Built up area	N.A.	Carpet area	575 Sq.ft.	Saleable area	Add 40% extra for saleable area Thus, 575 x 1.40 = 805 Sq.ft.	Remark
<b>9</b>	<b>Valuation</b>								
	<p><b>A) Market Value – (On completeness)</b>  Flat –Saleable area – 805 Sq.ft., Replacement rate adopted – Rs.15500/Sq.ft. Dep.factor –Nil.  Thus, 805 x 15500 = Rs.1,24,77,500.00 Say = Rs.1,24,77,000.00 (Rs. One Crore Twenty Four Lakh Seventy Seven Thousand Only)</p> <p><b>B) Realizable value :</b> (10% less than market value) (On completeness)  i.e. Rs.1,24,77,000.00 x 0.90 = Rs.1,12,29,300.00 Say Rs.1,12,29,000.00  (Rs. One Crore Twelve Lakh Twenty Nine Thousand Only)</p> <p><b>C) Forced sale value :</b> (20% less than market value) (On completeness)  i.e. Rs.1,24,77,000.00 x 0.80 = Rs.99,81,600.00 Say Rs.99,81,000.00  (Rs. Ninety Nine Lakh Eighty One Thousand Only)</p>								
<b>10</b>	<b>Assumption / Remarks</b>	<p>a) Property has adequate road, covered parking, lift, gym, electricity, garden, club house &amp; water supply facilities.</p> <p>b) Property is located in commercial &amp; residential area.</p> <p>c) Qualification in TIR/Mitigation suggested, if any – Nil.</p> <p>d) Whether property belongs to social infrastructure like hospital, schools, old age home etc. – No.</p> <p>e) Whether entire piece of land on which the unit is set up/property is situated has been mortgaged or is to be mortgaged. – Pl. refer legal opinion.</p> <p>f) Details of last two transactions in the locality/area to be provided, if available- Not available.</p> <p>g) Any other aspect which has relevance on the value or marketability of the property: N.A.</p> <p>h) The property under valuation is proposed residential flat.</p>							
<b>11</b>	<b>Estimated rental value of building</b>	Rs.25000 to 28000/per month.							
<b>12</b>	<b>Declaration</b>	<p>1) The property was inspected by the undersigned on 29/11/2017.</p> <p>2) The undersigned does not have any direct / indirect interest in the above property.</p> <p>3) The information provided is true and correct to the best of my knowledge and belief</p> <p>4) The analysis and conclusions are limited by the reported assumptions and conditions.</p> <p>5) I have read the Handbook on Policy, Standards and Procedures for Real Estate Valuation, 2011 of the IBA, fully understood the provisions of the same and followed the provisions of the same to the best of my ability and this report is in conformity to the Standards of Reporting enshrined in the above Handbook.</p> <p>6) I am a valuer as per the provisions of the above referred Handbook and fulfill the education, experience and other criteria laid out therein.</p> <p>7) I abide by the Code of Conduct as provided by the above referred Handbook.</p> <p>8) The information furnished herein is true &amp; correct to the best of our knowledge.</p>							

Date : 30 / 11 / 2017

Place : New Panvel (W).



*ASHOK D. KADAM*  
**ASHOK D. KADAM**  
B.E. (CIVIL), MIE, FIV.  
PANEL VALUER,  
STATE BANK OF INDIA.

ASHOK D. KADAM  
CAT-I-144  
F-14020  
Govt. Regd. & Approved Valuer



ASHOK D. KADAM  
CAT-I-144  
F-14020  
Govt. Regd. & Approved Valuer



**RAJKUMAR K. SHUKLA**

B.A. LL. B.  
ADVOCATE, HIGH COURT

Contact: 91-9833625098  
022-22876392

Office No.10, 2<sup>nd</sup> Floor, 84, Dholakwala Hospital Building, Janmabhumi Marg, Fort, Mumbai-400 001 (Email:advshukla4@gmail.com).

e/c

To,

Date: 30.11.2017

**The Branch Manager,**  
State Bank of India,  
RACPC Chinchpokali  
Branch, Mumbai.

Dear Sir,

RE: Property at Flat No. 0901, on 9<sup>th</sup> Floor, Wing-'C', Building No. 1, area admeasuring 575 Sq. Feet (Carpet Area), along with one car parking space, in the Building to be known as "**Skyline Sparkle**" constructed on the land bearing at Survey No. 40, 75, Hissa No. 1, 7, 5 And CTS No. 393 and Situated in the Village of Bhandup, Taluka Kurla, and lying, being in the Registration District and Sub-District Mumbai Suburban, belonging to **Shubhangi Manish Vedak and Manish Sharad Kumar Vedak.**

As directed by you we have taken the search of the above property. We enclose herewith copy of the title report, Government Receipt for your information and record.

Please pay us a sum of Rs.4,000/- (Rupees Four Thousand only) as our Professional Fees.

Thanking you,

State Bank of India  
Personal Banking Branch Mumbai  
AC No.020002203839  
IFC Code: SBIN 0004205

Yours faithfully,

Mr. Rajkumar K. Shukla  
Advocate



**RAJKUMAR K. SHUKLA**

B.A. LL. B.

ADVOCATE, HIGH COURT

Contact: 91-9833625098

022-22876392

---

Office No.10, 2<sup>nd</sup> Floor, 84, Dholakwala Hospital Building, Janmabhumi Marg, Fort, Mumbai-400 001 (Email:advshukla4@gmail.com).

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To,

Date: 30.11.2017

**The Branch Manager,**  
State Bank of India,  
RACPC Chinchpokali  
Branch, Mumbai.

Dear Sir,

RE: Property at Flat No. 0901, on 9<sup>th</sup> Floor, Wing-'C', Building No. 1, area admeasuring 575 Sq. Feet (Carpet Area), along with one car parking space, in the Building to be known as "**Skyline Sparkle**" constructed on the land bearing at Survey No. 40, 75, Hissa No. 1, 7, 5 And CTS No. 393 and Situated in the Village of Bhandup, Taluka Kurla, and lying, being in the Registration District and Sub-District Mumbai Suburban, belonging to **Shubhangi Manish Vedak and Manish Sharad Kumar Vedak.**

---

As directed by you we have taken the search of the above property. We enclose herewith copy of the title report, Government Receipt for your information and record.

Please pay us a sum of Rs.4,000/- (Rupees Four Thousand only) as our Professional Fees.

Thanking you,

State Bank of India  
Personal Banking Branch Mumbai  
AC No.020002203839  
IFC Code: SBIN 0004205

Yours faithfully,

Mr. Rajkumar K. Shukla  
Advocate





**RAJKUMAR K. SHUKLA**

**B.A. LL.B.**

**ADVOCATE, HIGH COURT**

**Contact: 91-9833625098**

**022-22876392**

Office No.10, 2<sup>nd</sup> Floor, 84, Dholakwala Hospital Building, JanmabhumiMarg; Fort, Mumbai- 400 001 (Email: advshukla4@gmail.com)

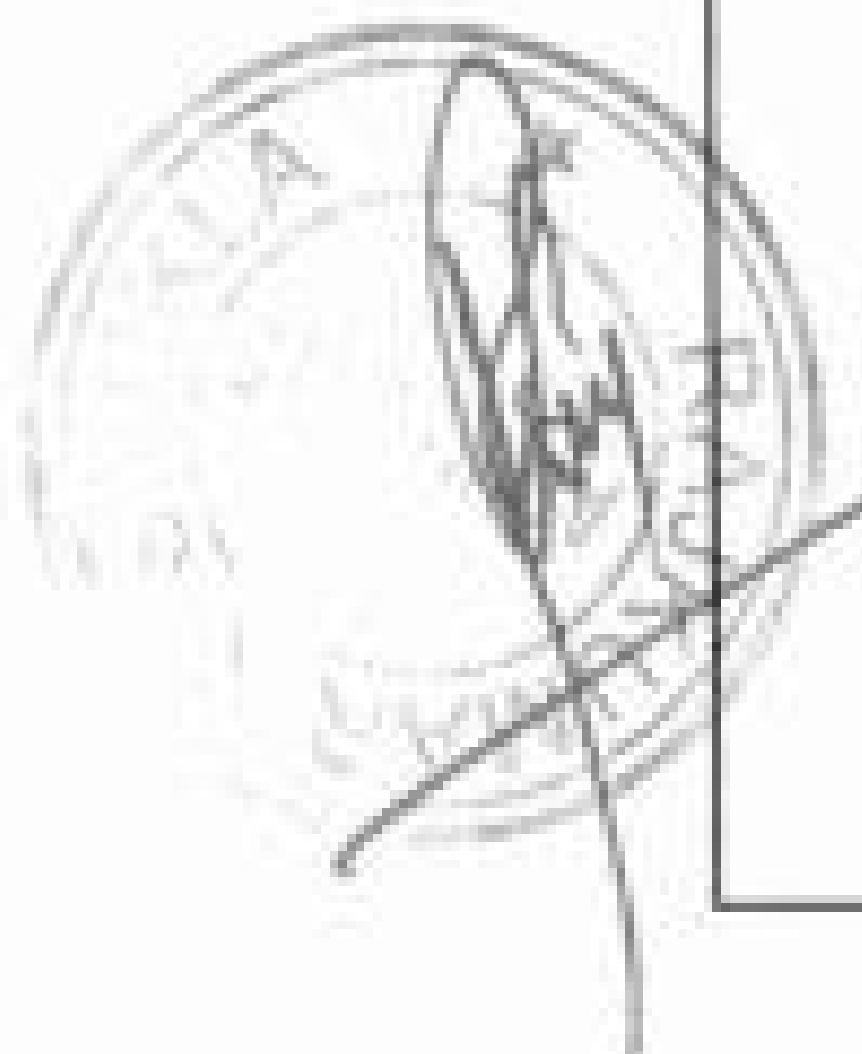
RKS/SBI/TIR/116/11-2017

Date: 30.11.2017

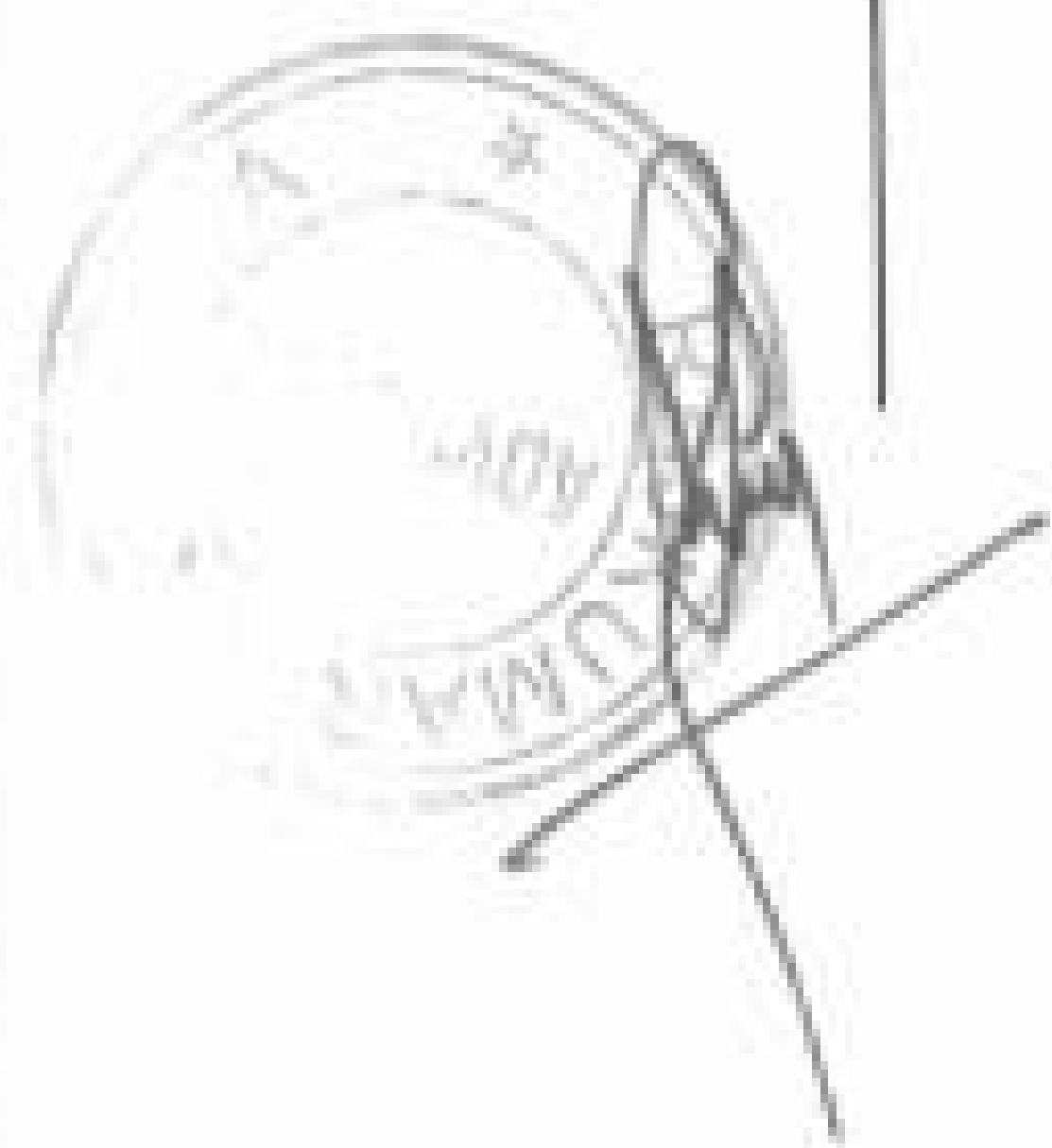
**Annexure - B**

**REPORT OF INVESTIGATION OF TITLE IN RESPECT OF IMMOVABLE PROPERTY**

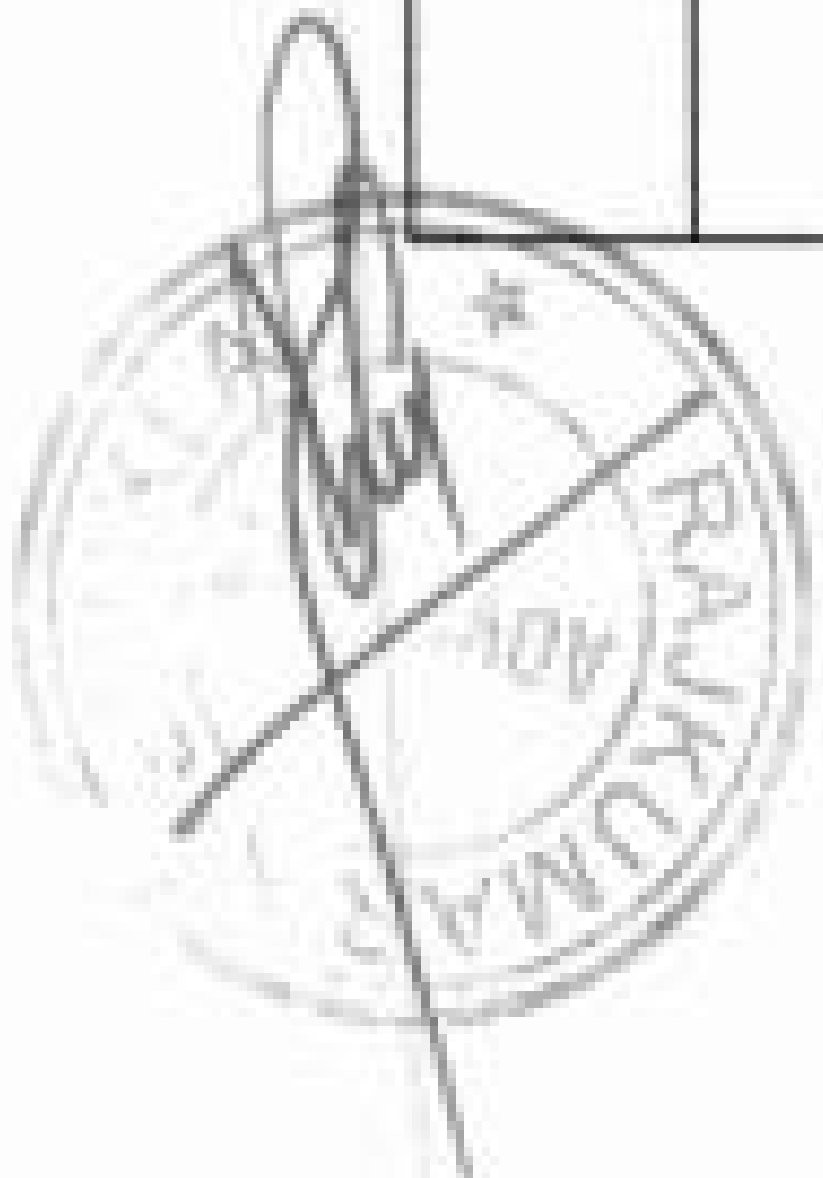
1.	a) Name of the Branch/ Business Flat Office seeking opinion	State Bank of India, RACPC Chinchpokali Branch, Mumbai.
	b) Reference No. and date of the letter under the cover of the documents tendered for scrutiny	By Hand
	c) Name of the Borrower.	Shubhangi Manish Vedak and Manish Sharad Kumar Vedak (Borrower).
2.	a) Name of the Flat/Concern/Company/ person offering the property/(ies) as security.	Shubhangi Manish Vedak and Manish Sharad Kumar Vedak.
	b) Constitution of the Flat/concern/person 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.	Mentioned herein under
3.	Complete or full description of the immovable property/(ies) offered as security including the following details.	Property at Flat No. 0901, on 9 <sup>th</sup> Floor, Wing-'C', Building No. 1, area admeasuring 575 Sq. Feet (Carpet Area), along with one car parking space, in the Building to be known as " <b>Skyline Sparkle</b> " constructed on the land bearing at Survey No. 40, 75, Hissa No. 1, 7, 5 And CTS No. 393 and Situated in the Village of Bhandup, Taluka Kurla, and lying, being in the Registration District and Sub-District Mumbai Suburban and bounded as follows:- On or towards the West: Swastik Builder Property On or towards the East: Bhandup Village Road, CEAT Tyre Road and Western Mechanical Industries. On or towards the North: Vardhaman Industrial Estate On or towards the South: Bhandup Village Road.
a) Plot/Sector No.	Survey No. 40, 75, Hissa No. 1, 7, 5 And CTS No. 393.	
b) Door no. ( in case of house property)	Flat-No. 0901	
c) Extent/ area including plinth/ built up area in case of house property	Area admeasuring 575 Sq. Feet (Carpet Area).	



	d) Locations like name of the place, village, city, registration, sub-district etc.	Situating in the Village of Bhandup, Taluka Kurla, and lying, being in the Registration District and Sub-District Mumbai Suburban.		
4.	a) Particulars of the documents scrutinized- serially and chronologically	Mentioned herein under		
	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 herein under		
	<b>Sr. No</b>	<b>Date of Document</b>	<b>Name of the parties</b>	<b>Original/Certified Photocopy/true copy</b>
	A	18.10.2017                14.10.2017	Agreement for Sale dated 18.10.2017 executed between M/s. Skyline Great Hills as "The Owners/Developers" of the One Part, and Shubhangi Manish Vedak and Manish Sharad Kumar Vedak, as "The Purchaser/s" of the Other Part, duly stamped and document registered under Sr. No. KRL-5-13339-2017 dated 14.10.2017, by Sub-Registrar of Assurance Kurla-5, (Stamp Duty- 5,66,500/-). Registration Receipt No. 13965 Dated 14.10.2017 for Rs. 32,120/- in the name of Shubhangi Manish Vedak issued by office of Sub-Registrar of Assurance Kurla-5.	Photo copy
	B	14.06.2010	Deed of Conveyance Dated 14.06.2010 made between Mrs. Kunjalata Divecha as the "Owner" of the one part and Mr. Harsh Divecha, a sole Proprietor of Divecha Glass Enterprises as the "Confirming Party" of the second part and M/s. Skyline Great Hills as "The Owners/Developers" of the Third Part, duly registered under Sr. No. BDR-13-05694-2010, by Sub-registrar of Bandra.	



C	08.04.2004	Partnership Deed dated 08.04.2004 executed between Shri Jatin Daisaria of the "First Part", Smt. Urmi Manoj Daisaria, of the "Second Part", M/s. Skyline Vision Pvt. Ltd., of the "Third Part", M/s. Dave Builders (P) Ltd., of the "Fourth Part", Shri Narottam C. Sharma, of the "Fifth Part", and Shri Chandan C. Sharma, of the "Sixth Part.
D	24.01.2013  12.01.2011 26.07.2011 22.12.2010	Commencement Certificate No. CE/1280/BPES/AS Dated 24.01.2013 I.O.D. No. CE/1280/BPES/AS Dated 12.01.2011 and 26.07.2011 MCGM by their letter bearing No. CHES/4885/BPES Dated 22.12.2010. Development Permission and grant of Commencement Certificate issued by MCGM, vide its bearing No. CHE/ES/0476/S-T/337(NEW) Dated 25.01.2017.



5.	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 receipt along with the TIR	No Instruction hence not obtained
6	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?	Since , 1988 to 2017
	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 online portal and if so whether such verification was made?	Yes
7.	a) Property offered as security falls within the Jurisdiction of which sub-registrar office?	Office of Sub-Registrar of Assurance Kurla.
	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 office?	Office of Sub-Registrar of Assurance Kurla.
	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?	As stated herein under
8.	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. And 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. <b>( 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)</b>	As state hereunder



After going through the record documents made available to us, it is observed that prior to year 1966, all that piece and parcel of land bearing Survey No. 40, 75, Hissa No. 1, 7, 5, corresponding CTS No. 393, total admeasuring 4,264.7 Sq. Meters (as per property register card) situated in the Village of Bhandup, Taluka Kurla, and lying, being in the Registration District and Sub-District Mumbai Suburban was belonging to as the Owners of the said Property as recited hereunder:

Deed of Conveyance Dated 17.10.1964 made between Mr. Umedmal Chaturbhuj, Mr. Devichand Ratanchand, Mr. Joharmal Khimji, Mr. Pukraj Nathaji, Mr. Kapurchand Hirachand and Mr. Gangaram Nathaji as the "Vendor" of the one part and Mr. Ganpat Laxman Jadhav as the "Purchaser" of the other part, duly registered under Sr. No. BND/2327 of 1964 dated 19.10.1964, by Sub-registrar of Bandra.

Deed of Conveyance Dated 03.02.1966 made between Mrs. Krishnabai Window of Govind Joma Patil with the Consent of Ganpat Barik Patil, Narayan Sn of Manik Bama Patil, Baburao Joma Patil, Krishna Joma Patil, Devoobai Govind Patil, Jaywant Jagannath Patil as the "Vendor" of the one part and Mrs. Kunjalata Divecha as the "Purchaser" of the Other part, duly registered under Sr. No. BND/240-1/11 of 1966 dated 03.02.1966, by Sub-registrar of Bandra.

Deed of Conveyance Dated 03.02.1966 made between Mrs. Krishnabai Window of Govind Joma Patil with the Consent of Ganpat Barik Patil, Narayan Sn of Manik Bama Patil, Baburao Joma Patil, Krishna Joma Patil, Devoobai Govind Patil, Jaywant Jagannath Patil as the "Vendor" of the one part and Mrs. Kunjalata Divecha as the "Purchaser" of the Other part, duly registered under Sr. No. BND/240-1/11 of 1966 dated 03.02.1966, by Sub-registrar of Bandra.

Conveyance Dated 03.02.1966 that earlier the Krishnabai Govind Patil widow of Govind Dyanoba Patil executed Lease in respect of the said land for a term of 98 years on the terms and Conditions contained in the Lease Deed Dated 15.12.1963, as rectified by Deed of Rectification Dated 30.03.1965, under Clause 16 Sub-Clause (d) of the said Lease Deed, the Lessee had an option to purchase the aforesaid land during the period of 10 years from commence of lease for the priced fixed therein and the said Mrs. Kunjalata R. Divecha Purchased the said land and accordingly the said Conveyance Dated 03.02.1966 was executed.

It is further observed that on the said plot a factory was constructed by owner and a business was carrying in the name of ACME Mirror Works, a





sole propertiship Firm, wherein an area of 3000 Sq. Feet was given by owner to Mr. Harsh Divecha, sole Prop. of M/s. Divecha Glass Enterprises, who had agreed and surrendered the said tenancy of said plot in favour of owner.

And whereas by and under Partnership Deed dated 08.04.2004 executed between Shri Jatin Daisaria of the "First Part", Smt. Urmi Manoj Daisaria, of the "Second Part", M/s. Skyline Vision Pvt. Ltd., of the "Third Part", M/s. Dave Builders (P) Ltd., of the "Fourth Part", Shri Narottam C. Sharma, of the "Fifth Part", and Shri Chandan C. Sharma, of the "Sixth Part.

And whereas by a Deed of Conveyance Dated 14.06.2010 made between Mrs. Kunjalata Divecha as the "Owner" of the one part and Mr. Harsh Divecha, a sole Proprietor of Divecha Glass Enterprises as the "Confirming Party" of the second part and M/s. Skyline Great Hills as "The Owners/Developers" of the Third Part, duly registered under Sr. No. BDR-13-05694-2010, by Sub-registrar of Bandra, said owner and tenant has sold and assigned all their right, title and interest in the said plot with structure standing thereon.

And whereas Commissioner of Labor has vide its Letter dated 29.10.2010 has conveyed its No Objection in favour of MCGM and MCGM by their letter bearing No. CHES/4885/DPES Dated 22.12.2010, granted permission for changing the user of said land from Industrial to Residential and also issued Commencement Certificate No. CE/1280/BPES/AS Dated 24.01.2013 and I.O.D. No. CE/1280/BPES/AS Dated 12.01.2011 and 26.07.2011.

It is further observed that one legal representative of Late Joma Mahadu patil and Bama mahadu patil are claiming to be having right in respect of land bearing Survey No. 75, Hissa No. 5 and had filed a Suit bearing No.1212 of 1991, but as per Title Certificate, issued by Purnanand & Co., Advocates, no adverse order has been passed.

It is further observed that, the owners/developers herein have availed Credit Facility from Thane Bharat Sahkari Bank Ltd., thereby mortgaged the plot by and under Mortgage Deed dated 05.10.2011, executed between M/s. Skyline Great Hills as "The Mortgagor" of the one part, Thane Bharat Sahkari Bank Ltd., as "The Mortgagee", of the other part, duly stamped and document registered under Sr. No. 8244/2011 dated 14.10.2011, by Sub-registrar of Kurla-3, however the owner/developers

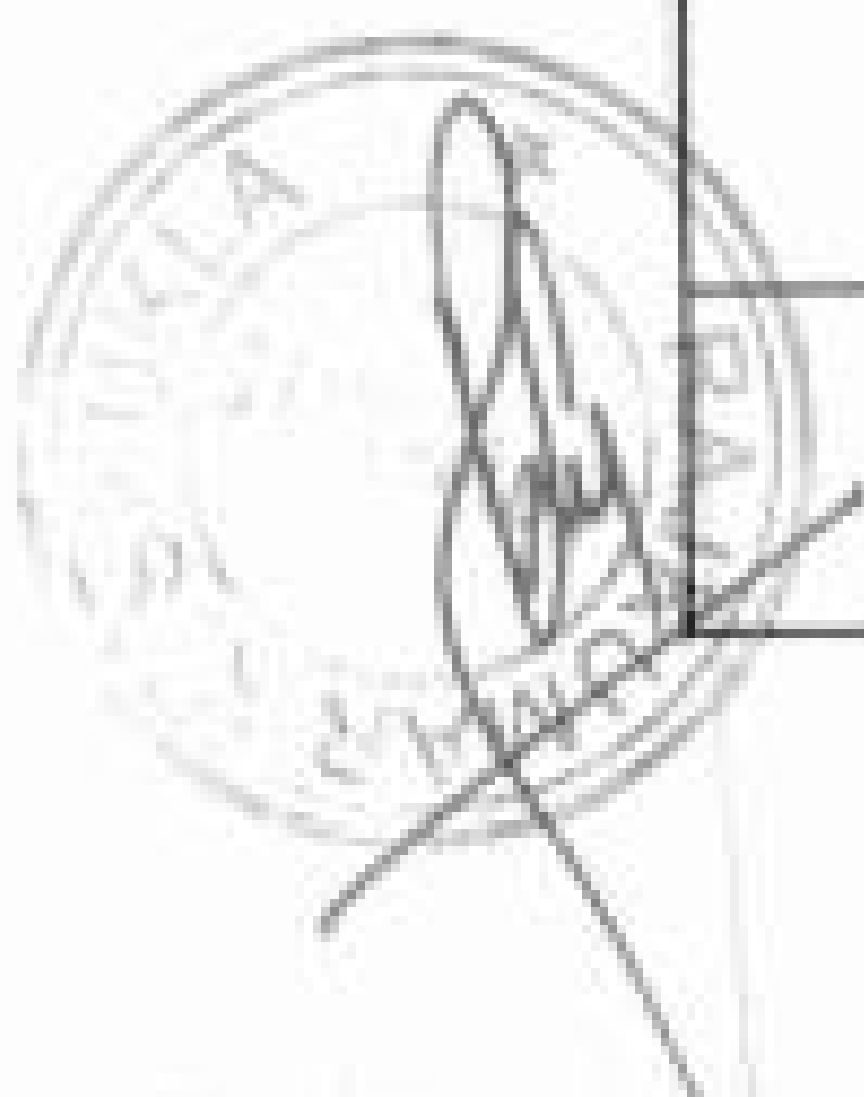


shall obtain NOC/No Lien from Thane Bharat Sahkari Bank Ltd., to sell the Flat.

Finally it is observed that by and under Agreement for Sale dated 18.10.2017 executed between M/s. Skyline Great Hills as "The Owners/Developers" of the One Part, and Shubhangi Manish Vedak and Manish Sharad Kumar Vedak, as "The Purchaser/s" of the Other Part, duly stamped and document registered under Sr. No. KRL-5-13339-2017 dated 14.10.2017, by Sub-Registrar of Assurance Kurla-5, the said Owners/Developers had agreed to sell the said Flat in the name of Purchasers, for a total consideration of Rs. 1,13,28,548/- and on the terms and conditions mentioned therein.

In this way the Purchaser Shubhangi Manish Vedak and Manish Sharad Kumar Vedak, became the owner and occupier of the said Flat in the said building.

9.	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.)	Freehold Right
10	If leasehold, whether;	
	a) lease Deed is duly stamped and registered	Not Applicable
	b) 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
11.	If Govt. grant/ allotment/Lease-cum/Sale Agreement, 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

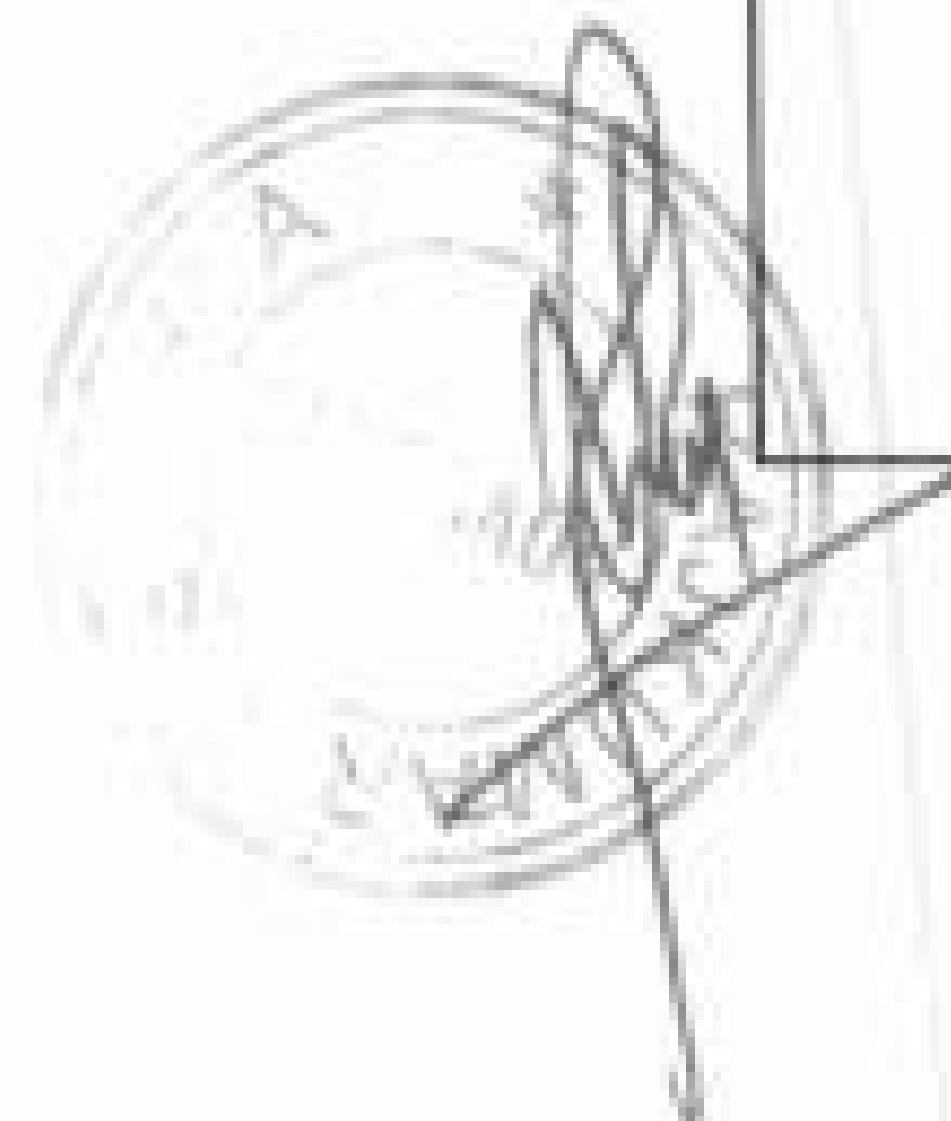




	c) whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	Not Applicable
12	If occupancy right, whether;	
	a) Such right is heritable and transferable,	Yes
	b) Mortgage can be created.	Yes
13	Nature of Minor's 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
14	If the property has been transferred by way of Gift/Settlement Deed, whether:	Not Applicable
	a) The Gift/Settlement Deed is duly stamped and registered;	Not Applicable
	b) The Gift/Settlement Deed has been attested by two witnesses;	Not Applicable
	c) The Gift/Settlement Deed transfers the property to Donee;	Not Applicable
	d) Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separated writing or by implication or by actions;	Not Applicable
	e) Whether there is any restriction on the Donor in executing the gift/settlement deed in question;	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
15.	a) In case of partition/family settlement deeds, 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 and whether the mortgagor is in possession and enjoyment of his share.	Not Applicable
	c) Whether the partition made is valid in law and the mortgagor has acquired a mortgagable title thereon.	Not Applicable



	d) 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
	e) 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
16.	Whether the title documents include any testamentary documents /wills? (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? (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
17.	(a) Whether the property is subject to any wakf rights?	Not Applicable
	(b) Whether the property belongs to church/ temple or any religious/other institutions having any restriction in creation of charges on such properties?	Not Applicable
	(c) Precautions/ permissions, if any in respect of the above cases for creation of mortgage?	Not Applicable



18.	a) Where the property is a HUF/joint family property, 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
	b) please also comment on any other aspect which may adversely affect the validity of security in such cases ?	Not Applicable
19.	(a) Whether the property belongs to any trust or is subject to the rights of any trust?	Not Applicable
	(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 so 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 the trust in the matter	Not Applicable
20	(a) If the property is Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage.	Residential plot
	(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.	Converted into Residential Use by Competent authority/Collector
21.	Whether the property is affected by any local laws or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.),	No
22.	(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	Not applicable



	outcome of such search/enquiry.	
23.	(a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	No.
	(b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	No.
	(c) Whether the title documents have any court seal/ marking which points out any litigation/ attachment/security to court in respect of the property in question? In such case please comment on such seal/marking.	Not applicable
24.	(a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.	Not Applicable
	(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
25.	Whether the property belongs to a Limited Company, check the Borrowing powers, Board resolution, authorization to create mortgage/execution of documents, Registration of any prior charges with the Company Registrar (ROC), Articles of Association/provision for common seal etc.	Not made available
26.	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws.	Not Applicable
27.	a) Whether any POA is involved in the chain of title?	Not Applicable
	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.	Not Applicable,



	(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/Flats (Builder's POA) or (ii) other type of POA (Common POA).	Yes, Builders POA
	(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.	Yes
	(e) In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA. i) Whether the original POA is verified and the title investigation is done on the basis of original POA?	Yes
	ii) Whether the POA is a registered one?	Yes
	iii) Whether the POA is a special or general one?	Irrevocable
	iv) Whether the POA contains a specific authority for execution of title document in question?	Yes for execution of the documents
	(f) 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?)	Yes
	(g) Please comment on the genuineness of POA?	genuine
	(h) The unequivocal opinion on the enforceability and validity of the POA?	Enforceable
28.	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.	Not Applicable





29.	If the property is a Flat/apartment or residential/commercial complex, check and comment on the following: a) Promoter's/Land owner's title to the land/ building;	Developers: M/s. Skyline Great Hills
	b) Development Agreement/Power of Attorney;	As owner, by virtue of Conveyance Deed
	c) Extent of authority of the Developer/builder;	Develop the land and sale the Flats
	d) Independent title verification of the Land and/or building in question;	Verification to be taken of the Flat
	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.;	Not Applicable
	h) Approval of building plan, permission of appropriate/local authority, etc.;	Yes
	i) Conveyance in favour of Society/ Condominium concerned;	Not Yet
	(j) Occupancy Certificate/allotment letter/letter of possession;	Not Applicable
	(k) Membership details in the Society etc.;	No
	(l) Share Certificates;	Not issued
	(m) No Objection Letter from the Society;	NOC letter from the Owner/Developer,
	(n) All legal requirements under the local/Municipal laws, regarding ownership of Flats/ Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.;	Complied
	(o) Requirements, for noting the Bank charges on the records of the Housing Society, if any;	Yes, with Owner/Developer and by way of Intimation in the concerned office of Sub-Registrar of Assurance Kurla-5.
	(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 Flats/Flats tally in all documents such as approved plan, agreement plan, etc.	Yes
30.	Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof.	We have conducted search for 30 years in Sub Registrar office at Kurla-5 and it is found that the plot is mortgaged with Thane Bharat Sahkari Bank Ltd.



31	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.	Years 1988-2017 Shubhangi Manish Vedak and Manish Sharad Kumar Vedak (Proposed Borrowers)
32.	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	Paid
33.	a) Urban land ceiling clearance, whether required and if so, details thereon	Not Applicable
	b) Whether No Objection Certificate under the Income Tax Act is required/obtained.	Not Applicable
34.	Details of RTC extracts/mutation extracts/Katha extracts pertaining to the property in question.	Shubhangi Manish Vedak and Manish Sharad Kumar Vedak.
35.	Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records?	Not Applicable
36.	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?	Yes
37	Whether the property can be identified from the following documents, and discrepancy/doubtful circumstances, if any revealed on such scrutiny?	Not Applicable
	a) Document in relation to electricity connection;	Not Produce
	b) Document in relation to water connection;	Not produce
	c) Document in relation to Sales Tax Registration, if any applicable;	Not Applicable
	d) Other utility bills, if any.	Not Applicable
38.	In respect of the boundaries of the property, whether there is a difference/discrepancy in any of the title documents or any other documents (such as valuation report, utility bills, etc.) or the actual current boundary? If so please elaborate/ comment on the same.	Not Applicable
39	If the valuation report and/or approved/sanctioned plans are made available, please comment on the same including the comments on the description and boundaries of the property on the said document and that in the title deeds. (If the valuation report and/or approved plan are not available	





	at the time of preparation of TIR, please provide these comments subsequently, on making the same available to the advocate.)	Not Applicable
40	Any bar/restriction for creation of mortgage under any local or special enactments, details of proper registration of documents, payment of proper stamp duty etc.	No restriction
41	Whether the Bank will be able to enforce SARFESI Act, if required against the property offered as security?	Yes ✓
42	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 documents to be taken
43	Whether the governing law/constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if any to be taken in such cases.	Not Applicable
44	Additional aspects relevant for investigation of title as per local laws.	Yes ✓
45	Additional suggestions, if any to safeguard the interest of Bank/ensuring the perfection of security.	No ✓
46	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Shubhangi Manish Vedak and Manish Sharad Kumar Vedak.
47	a) Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act, 2016? Y/N	Yes ✓
	b) Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished;	P51800001500
	c) Whether the registered Agreement for Sale as prescribed in the above Act/Rules there under is executed? Y/N	Yes
	c) Whether the registered Agreement for Sale as prescribed in the above Act/Rules there under is executed? Y/N	No, as per RERA/MOFA

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

Date: 30.11.2017

Place: Mumbai

Signature of the Advocate

## Annexure C

### CERTIFICATE OF TITLE

I have examined the Photocopies of title deed the which are intended to be deposited relating to the schedule property/(ies) and offered as security by way of Equitable 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 Equitable Mortgage is created, it will satisfy the requirements of creation of Equitable Mortgage and I further certify that:

1. 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.
2. 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 and **it is found that the plot is mortgaged with Thane Bharat Sahkari Bank Ltd.**
3. 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.
4. There are no prior Mortgage/ Charges/ encumbrances whatsoever, except the charge of **Thane Bharat Sahkari Bank Ltd.**, as could be seen from the Encumbrance Certificate for the period from pertaining to the Immovable Property/(ies) covered by above said Title Deeds.
5. 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)
6. Minor/(s) and his/ their interest in the property/(ies) is to the extent of (Specify the share of the Minor with Name). (Strike out if not applicable) (Not Applicable)
7. Therefore subject to above, Mortgage if created, will be available to the Bank for the Liability of the Intending Shubhangi Manish Vedak and Manish Sharad Kumar Vedak (Borrower).
8. I certify that Shubhangi Manish Vedak and Manish Sharad Kumar Vedak (Borrower) 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.

In case of creation of Mortgage by Deposit of original title deeds, we certify that the deposit of following title deeds/documents would create a valid and enforceable mortgage.



Original Agreement for Sale dated 18.10.2017 executed between M/s. Skyline Great Hills as "The Owners/Developers" of the One Part, and Shubhangi Manish Vedak and Manish Sharad Kumar Vedak, as "The Purchaser/s" of the Other Part, duly stamped and document registered under Sr. No. KRL-5-13339-2017

- dated 14.10.2017, by Sub-Registrar of Assurance Kurla-5, (Stamp Duty-5,66,500/-).
- ✓ Original Registration Receipt No. 13965 Dated 14.10.2017 for Rs. 32,120/- in the name of Shubhangi Manish Vedak issued by office of Sub-Registrar of Assurance Kurla-5.
  - ✓ Copy of Commencement Certificate.
  - ✓ Copy of Approved Plan.
  - ✓ NOC/No Lien certificate from Thane Bharat Sahkari Bank Ltd.
  - ✓ NOC letter from the Owner/Developer for creating equitable mortgage.
- Bharat Coop<sup>th</sup> Ltd.*

There are no legal impediments for creation of the Mortgage under any applicable Law/ Rules in force.

### SCHEDULE OF THE PROPERTY/IES

Property at Flat No. 0901, on 9<sup>th</sup> Floor, Wing-'C', Building No. 1, area admeasuring 575 Sq. Feet (Carpet Area), along with one car parking space, in the Building to be known as "**Skyline Sparkle**" constructed on the land bearing at Survey No. 40, 75, Hissa No. 1, 7, 5 And CTS No. 393 and Situated in the Village of Bhandup, Taluka Kurla, and lying, being in the Registration District and Sub-District Mumbai Suburban.

Place: Mumbai

Date: 30.11.2017

  
Signature of the Advocate

In View of the various fraudulent instants, it is noticed that the borrowers / guarantor present original title document alongwith the proposal. However while depositing the same at that time of creating the mortgage the defrauds handover colour/fabricated document of title for creating the mortgaged. As such kindly be advised to keep check of the same.

**OFFICE ADDRESS :**

Flat No. 06, First Floor, Building No. 06,  
Sahyadri Apartment Owners Association, FL-6A,  
Sector No. 14, Opp. Saraswat Bank,  
Near Khandeshwar Busstop, Khanda Colony,  
New Panvel (W), Navi Mumbai - 410 206.  
Mobile : 9422400541, 9922439661, 7385365556  
e-mail : kadam.ashok3@gmail.com

**ASHOK D. KADAM**

B. E. (Civil), MIE, FIV.

Govt. Registered & Approved Valuer,  
Chartered Engineer.

Regd. No. CAT - I / 144.

Fellow-Institution of Valuers, F-14020

Ref. No. KAA/SBI/041/2017

Date : 30 / 11 / 2017

To,  
The Branch Manager,  
State Bank of India,  
Branch :- RACPC Mumbai (South).

Sub. : Valuation report for bank loan purpose.

Client name : 1) Mrs. Shubhangi Manish Vedak.  
2) Mr. Manish Sharad Kumar Vedak.

Respected sir,

Please find enclosed herewith the subject valuation report.

Location of the property : A/p.- Proposed flat in apartment named "**Skyline sparkle, Building No.01, Wing-C**", Flat No.901@ Ninth Floor in S.No.40/1,75/5,75/7, C.T.S.No.393, Near Gavdevi Mandir & Vardhman Industrial Estate, Subhash Road, Nahur, Bhandup(W), Tal.- Kurla, Dist.- Mumbai Sub.

Market value : **Rs.1,24,77,000.00**  
(Rs. One Crore Twenty Four Lakh Seventy Seven Thousand Only)

Realizable value : **Rs.1,12,29,000.00**  
(Rs. One Crore Twelve Lakh Twenty Nine Thousand Only)

Forced sale value : **Rs.99,81,000.00**  
(Rs. Ninety Nine Lakh Eighty One Thousand Only)

This report has 03 + 01 = 04 pages. (including 01 photograph page)

Thanking you.



Yours faithfully,

*Ashok D. Kadam*  
**ASHOK D. KADAM**  
B.E. (CIVIL), MIE, FIV.  
PANEL VALUER  
STATE BANK OF INDIA