

Vivek Nagar

B.A.L.L.B. (Hons.), L.L.M.
HIGH COURT ADVOCATE



Off.: Chamber No.273-274, Phadnis
Complex, 88, M.G. Road, INDORE (M.P.)
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Dated – 11-2-2022

TITLE SEARCH REPORT (TSR)

To.
The Branch Manager,
Union Bank of India
SINDHI COLONY Branch.

1.	Date or receipt of original title deeds/ documents from Branch.	Name & designation or the official who delivered the original title deeds/documents	Date of delivery of original title deeds/documents along with Title Search report.	Name & designation of the official to whom the original title deeds/documents along with Title Search report is delivered.
2.	Name of the Account and details of the Borrower & the mortgagor.		Shri Sanjay Kumar Jain S/o Shri Madanlalji Jain	
FULL DESCRIPTION OF THE PROPERTY				
3	3.1	Nature of Immovable Property	Flat no. 402, Navkar Apartment, House no. 16/1 (Old 54), South Tukoganj, Indore (M.P.) having super built up area 1190 Sq. Ft. <u>BOUNDARIES</u> East : Other House West : Common Passage North : Flat no. 401 South : Road	
	3.2	(i) Survey No (ii) Hissa No (iii) Ghat No (iv) Town Survey No (v) Khasra No (vi) PattaNo. (vii) KhathaNo (viii) PlotNo.	Flat no. 402, Navkar Apartment, House no. 16/1 (Old 54), South Tukoganj, Indore (M.P.) having super built up area 1190 Sq. Ft. <u>BOUNDARIES</u> East : Other House West : Common Passage North : Flat no. 401	
	3.3	Number/Identification details as per building plan/ Map	As Above	
	3.4	Extent of Property	super built up area 1190 Sq. Ft.	
	3.5	Name/s of the Owner/s (Full description of the owner/s with present address should be given)	Shri Sanjay Kumar Jain S/o Shri Madanlalji Jain, Add – 5-B, Old Palasia, Indore (M.P.)	
	3.6	Nature of Ownership <input type="checkbox"/> Freehold <input type="checkbox"/> Lease hold (mention the residual lease term clearly) <input type="checkbox"/> License <input type="checkbox"/> Undivided Interest (mention the shares) <input type="checkbox"/> Trust Property (mention whether the borrower is a Trustee or beneficiary) <input type="checkbox"/> Assignee/Grantee of Govt. <input type="checkbox"/> Cultivating tenant <input type="checkbox"/> Title only by possession (mention whether adverse possession/or others) <input type="checkbox"/> As a member/share holder of society <input type="checkbox"/> As a mortgagee <input type="checkbox"/> As a servient owner of easement right <input type="checkbox"/> Any other (Please mention the nature of ownership)	Free Hold	



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4	<p>Tracing of Title - The Advocate submitting the opinion should give a flow chart for 30-year title ordinarily. In the event it is not possible, it should be at least for a period of 13 years giving reasons why 30 years is not possible in terms of circular IC No: 6118 dated 15th November 2000 The flow chart ideally should be as follows.</p> <p>1. That, as per information & documents made available to me, I find that, previous search is done by Akhilesh Mishra Advocate, vide search dated 21-1-2014 and hence needs no comments on chain of property. That, I have done search from period of 21-1-2014 to 11-2-2022 and found that, Flat no. 402, Navkar Apartment, House no. 16/1 (Old 54), South Tukoganj, Indore (M.P.) having super built up area 1190 Sq. Ft. is of ownership of Shri Sanjay Kumar Jain S/o Shri Madanlalji Jain, Add – M-237, Khatiwala Tank, Indore (M.P.).</p> <p>2. That, property is mortgaged with Union Bank of India vic registered mortgage deed no. MP179092016A1429345 dated 18-7-2016 and original documents are in possession of Union Bank of India Sindhi Colony Branch.</p>		
TITLE DEED/DOCUMENT DETAILS UNDER WHICH OWNERSHIP IS ACQUIRED			
5		Name/Nature of Deed	Details like office of the Registration, Regn. No & Date of Registration
	In favour of Shri Sanjay Kumar Jain S/o Shri Madanlalji Jain	registered sale deed	1A/1183 dated 10-10-2002
	So on... up to the present owner/mortgagor	Shri Sanjay Kumar Jain S/o Shri Madanlalji Jain	
6	<p>List of encumbrances</p> <p>1) Nature of encumbrance:</p> <ul style="list-style-type: none"><input type="checkbox"/> Charge under contract<input type="checkbox"/> Mortgage<input type="checkbox"/> Negative Lien<input type="checkbox"/> Lease/tenancy<input type="checkbox"/> Right of Maintenance /reversion<input type="checkbox"/> Charge by operation of Law<input type="checkbox"/> Preemption rights<input type="checkbox"/> Right to specific performance under an agreement to sell<input type="checkbox"/> Liens/First Charge under laws<input type="checkbox"/> Right of reversion to Government<input type="checkbox"/> Lis pendens <p>2) Name of the person in whose favor encumbrance is subsisting.</p> <p>3) Date on which encumbrance has come into existence.</p>		<p>Charge of Union Bank of India</p> <p>Charge of Union Bank of India</p> <p>2012</p>
7	<p>View on encumbrance</p> <p>In the case of encumbrance, the advocate should clearly opine as to :</p> <ul style="list-style-type: none"><input type="checkbox"/> How far such an encumbrance would affect the value of the property – N.A.<input type="checkbox"/> Any permission/approvals are required for the Bank to create security – NO<input type="checkbox"/> The extent to which Bank's security would be jeopardized because of encumbrance – N.A.<input type="checkbox"/> Manner and cost of removal of encumbrance – N.A.		
8	<p>Regulatory Issues: Clearly provide the following details: -</p> <ul style="list-style-type: none"><input type="checkbox"/> Whether property is affected by Land Ceiling Law<input type="checkbox"/> Whether property is affected by Land fragmentation Law<input type="checkbox"/> Whether property is affected by Forest law<input type="checkbox"/> Whether property is affected by Planning Law<input type="checkbox"/> Whether property is affected by Urban Land Ceiling Law<input type="checkbox"/> Whether property is affected by rent restriction/control Law<input type="checkbox"/> Whether property is affected by Environment Law<input type="checkbox"/> Whether property is affected by user restrictions under Municipal/revenue Law<input type="checkbox"/> Any other regulatory issue relating to property such as requirement of permission from Development Authority under Law relating to industrial parks <p><u>Advocate has to give a report clearly stating that property is not subject any regulatory issues, if nothing of the above is applicable.</u></p> <p>Not Applicable. property is not subject to any regulatory issue</p>		



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10.	Views on regulatory hurdles If the property is affected by regulatory issues, the Advocate has to give a clear view, as to :- <input type="checkbox"/> How far such an encumbrance would affect the value of the property <input type="checkbox"/> Any permission/approvals are required for the Bank to create security <input type="checkbox"/> The extent to which Bank's security would be jeopardized because of encumbrance Manner and cost of removal of encumbrance N.A.	
11.	List of documents/deeds provided to the Advocate and perused by him (The Advocate has to give full description of the documents received and perused by him, one by one) 1. All documents as per previous search report	
12.	List of further documents called for, examined, and perused <input type="checkbox"/> Advocate should provide the list of further documents asked for and examined <input type="checkbox"/> In case further documents are not necessary, the Advocate should make a statement here that <u>further documents are not necessary</u> 1. Copy of property tax payment receipt.	
13.	Whether documents examined are duly stamped as per the Stamp Act. Advocate should clearly state as to whether the documents are duly stamped or not as per the Stamp Act	Duly stamped
14.	Whether the Registration endorsements are in order Advocate should clearly state as to whether registration <u>endorsements are regular</u>	Registration endorsement is regular
15.	CERTIFICATE OF EXAMINATION "This is to certify that I have examined each and every page of the documents required for giving the title clearance certificate and do not find that transactions under the documents sham and fictitious"	
16.	CERTIFICATE OF TITLE "This is to certify that the title to property of borrower is clear and marketable without any further act on the part of borrower", except charge of Union Bank of India. "This is to certify that the title to the property of the borrower is clear and marketable except <u>charge of Union Bank of India, if the following acts/deeds are done or caused to be done</u> : - N.A.	
17.	List of documents to be deposited for creating the mortgage by deposit of title deeds 1. All documents as per previous search report. 2. Copy of property tax payment receipt of current year. 3. Affidavit from mortgagor "This is to certify that the above documents if taken would create valid mortgage by deposit of title deeds"	
18.	Any other suggestion or Advise to protect the security interest of Bank : An affidavit of owner should be taken in respect of any litigation / court attachments / injunction/ stay order/ acquisition by govt. / local authorities etc. is not pending in respect of said property and Spot inspection of property must be done.	

Indore

(VIVEK NAGAR ADVOCATE)

Search receipt no. 34110220221926292 dated 11-2-2022





Registration and Stamp Department
(Commercial TAX) MP



Receipt

Reference ID	34110220221926292
Payment Transaction ID	PTID1102202239003625
Service	Document Search fee - Manual Process
Revenue Major Head	0030
Revenue Sub major head	03
Revenue Minor head	800
Mode of Payment	SP CREDIT LIMIT
Amount paid	400
Payment done by	pooja inani
Date of payment realized in Sampada	11-02-2022 03:18 pm
Consumption Status	CONSUMED
Case Number	NA
Party Name	VIVEK NAGAR ADVOCATE
Consumed Office Name	SUB REGISTRAR OFFICE INDORE 1
Consumed By User	VIVEK DIGAMBAR HIRDE
No of years	8
Duration	2014-2015 To 2021-2022