

BHALCHANDRA M. GANU

B.COM. LL.M.

Advocate High Court

Ganesh Prasad, 4-Jay Prakash Nagar, Road No.1, Goregaon (E), Mumbai - 400 063.
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The Branch Manager
Janaseva Sahakari Bank (Borivli) Ltd.
Borivali (West) Branch.
Mumbai.

Re: **Legal opinion – A/c. Mr. Sunil Singh & Mrs. Shashi Singh.**

I have verified and perused following papers kept before me for my consideration by the borrower.

1. Copy of agreement for sale dated 25-09-1996 between M/s. Siddhivinayak Developers and Mrs. Maltidevi Ramharash Singh for shop no.SH007, Saket CHS Ltd., TPS Road, Borivali (West), Mumbai – 400092.
2. Copy of occupation certificate dated 13-10-2005 from BMC.
3. Copy of NA permission dated 03-11-1992.
4. Copy of CC dated 03-10-1992.
5. Copy of registration certificate dated 17-04-2003.

It is evident from the copies of the property papers submitted by the borrower that the agreement for sale dated 25-09-1996 between M/s. Siddhivinayak Developers and Mrs. Maltidevi Ramharash Singh for shop no.SH007, Saket CHS Ltd., TPS Road, Borivali (West), Mumbai – 400092; is valid and subsisting. All the necessary construction permissions are in place. Occupation certificate is also received.

As the society is registered, they must have issued share certificate in the name of the members. Kindly advise the borrower to submit the share certificate alongwith the original agreement for sale.

The property validly and legally stands in the name of Mrs. Maltidevi Ramharash Singh. I do not find any difficulty while mortgaging the said property with the bank.

SCHEDULE OF PROPERTY

**Shop no.SH007, Saket CHS Ltd., TPS Road, Borivali (West),
Mumbai – 400092.**

Borrower shall submit following documents for the purpose of mortgage.

1. Original agreement for sale dated 25-09-1996 between M/s. Siddhivinayak Developers and Mrs. Maltidevi Ramharash Singh for shop no.SH007, Saket CHS Ltd., TPS Road, Borivali (West), Mumbai – 400092.
2. Original share certificate.



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3. Copy of occupation certificate dated 13-10-2005 from BMC.
4. Copy of NA permission dated 03-11-1992.
5. Copy of CC dated 03-10-1992.
6. Copy of registration certificate dated 17-04-2003.
7. Original DP note.
8. Original NOC from Society.
9. Original Lien note from Society.
10. Original memorandum evidencing deposit of title deed.

DATED THIS 29TH DAY OF NOVEMBER 2023



Bhalchandra M. Ganu
Advocate High Court

Sir
P'

Process (proof)
of Rental

615 (Machhadra
Machhadra (West)
Machhadra
at P S Road 51st
A2

Salary