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

To,

Date- 22/02/2024

THE MANAGER,  
State Bank of India  
Administrative Office, Aurangabad.

Respected Sir/Madam,

|    |   |   |
|----|---|---|
| 1. | a. Name of the Branch/<br>Business Unit seeking Opinion   | RACPC, Pune   |
|    | b. Reference No. and date of<br>the letter under the cover of<br>which the documents tendered<br>for scrutiny are forwarded.                                    | Not Provided  |
|    | c. Name of the Borrower/s   | Mr. Bharat Rangnath Sonwane and Mrs.<br>Rajashri Bharat Sonwane   |
| 2. | a. Type of Loan   | Top Up  |
|    | b. Type of Property   | Flat/Apartment  |
| 3. | a. Name of the unit / concern /<br>company / person / offering the<br>property (ies) as security  | Mr. Bharat Rangnath Sonwane and Mrs.<br>Rajashri Bharat Sonwane   |
|    | b. Constitution of the unit /<br>concern<br>/<br>company/person/body/authority<br>/offering the property for<br>creation of charge.                             | Individuals   |
|    | c. State as to under what<br>capacity is security offered<br>(whether as joint applicant or<br>borrower or as guarantor, etc.)                                  | Borrowers   |
| 4. | Value of Loan (Rs. in Crores)   | Rs. Below 1 Corer   |
| 5. | Complete or full description of<br>the immovable property/ (ies)<br>offered as security for creation<br>of mortgage whether equitable /<br>registered mortgage. | All that consisting of Flat No.<br><b>201</b> admeasuring 967.41 Sq. Fts. carpet on 2 <sup>nd</sup><br>Floor in the Society known as " <b>DREAM<br/>PARADISE CO-OPERATIVE HOUSING<br/>SOCIETY LIMITED</b> " (Hereinafter referred<br>to as the " <b>SAID FLAT</b> ") constructed on land<br>bearing Plot No. 6D admeasuring 1450.83 Sq.<br>Mtrs. out of Sector 17, situated at Kharghar,<br>Navi Mumbai, District Raigad within the<br>limits of City And Industrial Development<br>Corporation Of Maharashtra Limited i.e.<br>CIDCO and Navi Mumbai Municipal<br>Corporation, within the jurisdiction of Panvel,<br>Taluka Panvel, District Raigad (Hereinafter<br>referred to as the " <b>SAID LAND<br/>PROPERTY</b> ") |
|    | a. Survey No.   | Survey No. 42/43/44/Plot No. 1 to 8,<br>42/43/44/Ektarit/ Gruh Prakalpa/Rahivasi<br>kshetra, 42/43/44/Ektarit/ Gruh<br>Prakalpa/Vanijya Kshetra, 42/43/44/DP<br>Road, 42/43/44/Suvidha Jaga kshetra,<br>42/43/44/Khuli Jaga (Open space) and<br>42/43/44/antargat Raste having its<br>corresponding old Survey Nos. 42/3/3,   |



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|----|--|--|---|--|--|
|    |  | 43/1Part, 43/2Part, 43/2/1, 43/2/2, 43/2/3, 44/2/1 to 44/2/6, 44/2/8, 44/3, 44/3/1, 44/3/3, 44/3/2, 44/4, 44/4/1, 44/4/2, 44/5, 44/5/1 to 44/5/13, 44/6, 44/6/1 to 44/6/5, 44/2Part and 43/1Part   |   |  |  |
|    | b. Door /House No. (In case of house property)   | -----  |   |  |  |
|    | c. Extent/area including plinth/built up area in case of house property)   | All that consisting of <b>Flat No. 201</b> admeasuring 967.41 Sq. Fts. carpet on <b>2<sup>nd</sup> Floor</b> in Society known as " <b>DREAM PARADISE CO-OPERATIVE HOUSING SOCIETY LIMITED</b> ".   |   |  |  |
|    | d. Location like name of the place, village, city, registration, sub-district etc. Boundaries  | situated at Kharghar, Navi Mumbai, District Raigad within the limits of City And Industrial Development Corporation Of Maharashtra Limited i.e. CIDCO and Navi Mumbai Municipal Corporation, within the jurisdiction of Panvel, Taluka Panvel, District Raigad |   |  |  |
| 6. | a. Particulars of the documents scrutinized – serially and chronologically.<br>b. Nature of documents verified and as to whether they are originals or certified copies or registration duly certified |  |   |  |  |
|    | Sr. 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.   | 01/07/2022   | Flat Allotment List issued by Dream Paradise Co-operative Housing Society Ltd through its Chairperson.  | Photocopy  | No   |
|    | 2.   | 31/01/2022   | Deed of Mortgage executed by Mr. Bharat Rangnathrao Sonwane and Mrs. Rajashri Bharat Sonwane in favor of Punjab National Bank registered in the office of Sub Registrar at Panvel-1 at Sr. No. 1179/2022 along with Registration Receipt and Index II | Photocopy  | No   |
|    | 3.   | Dec 2022   | Electricity bill in the name of Dream Paradise Co-operative Housing Society Ltd   | Photocopy  | No   |
|    | 4.   | 15/11/2021   | Letter of Allotment of Flat issued by Dream Paradise CHSL through its Chairperson in favor of Mr. Bharat Rangnath Sonwane and Mrs. Rajashri Bharat Sonwane.   | Photocopy  | No   |
|    | 5.   | 02/10/2020   | Amended Commencement Certificate bearing Ref. No. CIDCO/BP16655/TPO   | Photocopy  | No   |



|    |  |            |  |           |     |
|----|--|------------|--|-----------|-----|
|    |  |            | (NM&K)/2019/8079 issued by CIDCO in favor of M/s. Apurva Chandrakant Gudewar.  |           |     |
|    | 6.   | 26/04/2019 | Lease Deed in respect of the said land executed by City and Industrial Development Corporation of Maharashtra Ltd. in favor of Dream Paradise Co-Operative Housing Society which is registered in the office of Sub Registrar Panvel No. 4 at Sr. No. 4413/2019, along with Index II.  | Photocopy | No  |
|    | 7.   | 12/04/2019 | Share Certificate bearing No. 2 having its distinctive shares from 11 to 20 issued by the said society to Mr. Bharat Rangnath Sonwane and Mrs. Rajashri Bharat Sonwane in respect of the said flat.  | Photocopy | No  |
|    | 8.   | 29/03/2019 | Society Registration Certificate bearing No. N.B.O.M/CIDCO/HSG/(TC)/7 919/JTR/Year2018-2019 issued by CIDCO, Navi Mumbai for "DREAM PARADISE CO-OPERATIVE HOUSING SOCIETY LIMITED".  | Photocopy | No  |
|    | 9.   | -----      | Building Sanction Plan in respect of the said land.  | Photocopy | No  |
|    | 10   | 17/02/2024 | List of documents issued by State Bank of India to Mr. Bharat Rangnath Sonwane in respect of the said flat.  | Original  | Yes |
|    | 11   | 03/03/2023 | Re-conveyance Deed in respect of the said flat executed by Punjab National Bank Dombivali Branch in favor of Mr. Bharat Rangnath Sonwane and Mrs. Rajashri Bharat Sonwane registered at the office of Sub-registrar at Panvel-1 at Sr. No. 2054/2023 along with its registration receipt and Index II                          | Photocopy | No  |
|    | 12   | 27/03/2023 | Mortgage Deed in respect of the said flat executed by the said borrowers i.e. Mr. Bharat Rangnath Sonwane and Mrs. Rajashri Bharat Sonwane in favor of State Bank of India RACPC Aurangabad Branch registered at the office of Sub-registrar at Panvel-1 at Sr. No. 2853/2023 along with its registration receipt and Index II | Photocopy | No  |
| 7. | a) Whether certified copy of all title documents are obtained from the relevant sub-registrar office and |            |  | No        |     |



|    |  |  |
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|    | 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.)  |  |
|    | b) i) 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 should be handled more diligently & cautiously). | No   |
| 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?  | Yes  |
|    | b. If such online/computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard  | Additional Search is carried out for the period of last 02 years i.e. for 2023 and 2024 (Both year inclusive) and during on-line search I have found the charge of State Bank of India on the said Flat vide Mortgage Deed dated 27/03/2023 which is registered at the office of Sub-registrar at Panvel-1 at Sr. No. 2853/2023. |
|    | 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   |
| 9. | a. Property offered as security falls within the jurisdiction of which sub-registrar office?   | Sub-Registrar of Panvel  |
|    | 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.<br>Sub Registrar of Panvel  |
|    | c. Whether search has been made at all the offices named at (b) above?   | Sub Registrar of Panvel and E- Search of Index II from the period of last 02 years i.e. for 2023 and 2024 (Both year inclusive) taken on from the website of Department of Registration and stamps, Government of Maharashtra, Pune.   |
|    | 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 in title tracing out the title, of the intended mortgagor and his/its predecessors in interest from the Mother Deed to the Latest Title Deed And Whether Minor's interest or other clog on title is involved, for a further period, depending on the need for clearance of such 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)

Upon perusal of documents provided to us it is seen that the land bearing Plot No. 6D admeasuring 1450.83 Sq. Mtrs out of Sector 17 situated at Kharghar, Navi Mumbai, Taluka Panvel, District Raigad was owned and possessed by City and Industrial Development Corporation of Maharashtra Ltd. i.e. CIDCO

It is further seen that the said City and Industrial Development Corporation of Maharashtra Ltd. i.e. CIDCO have leased the said land bearing Plot No. 6D admeasuring 1450.83 Sq. Mtrs out of Sector 17 for the period of 60 years to "Dream Paradise Co-Operative Housing Society Limited" vide Lease Deed dated 26/04/2019 which is registered in the office of Sub Registrar Panvel No. 4 at Sr. No. 4413/2019.

The said Society i. e. "**DREAM PARADISE CO-OPERATIVE HOUSING SOCIETY LIMITED**" is registered on 29/03/2019 vide Society Registration Certificate bearing No. N.B.O.M/CIDCO/HSG/(TC)/7919/JTR/Year 2018-2019 issued by CIDCO, Navi Mumbai.

By virtue of the said Lease Deed dated 26/04/2019 the said "Dream Paradise Co-Operative Housing Society Limited" (Hereinafter referred to as the "**SAID LEASEHOLDER SOCIETY**") have acquired leasehold rights of Plot No. 6D admeasuring 1450.83 Sq. Mtrs out of Sector 17 situated at Kharghar, Navi Mumbai, Taluka Panvel, District Raigad (Hereinafter referred to as the "**SAID LAND PROPERTY**") and have entitled to develop the said land property and have rights to allot flats/units to its members.

#### **COMMENCEMENT CERTIFICATE:**

It is seen that the City and Industrial Development Corporation of Maharashtra Ltd. i.e. CIDCO have sanctioned the building plans vide Amended Commencement Certificate dated 02/10/2020 bearing Ref. No. CIDCO/BP-16655/TPO(NM&K)/2019/8079 for the said buildings.

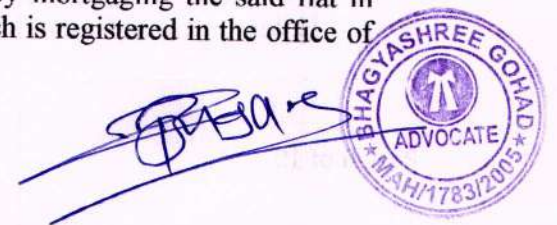
#### **RIGHTS OF THE FLAT HOLDERS:**

It is seen that the said Leaseholder Society i.e. "Dream Paradise Co-Operative Housing Society Limited" have accepted Mr. Bharat Rangnath Sonwane and Mrs. Rajashri Bharat Sonwane as their members and accordingly issued Share Certificate dated 12/04/2019 bearing No. 2 having its distinctive shares from 11 to 20 to them.

It is further seen that General Body Meeting of the said Leaseholder Society i.e. "Dream Paradise Co-Operative Housing Society Limited" held on 30/09/2021 accordingly draw held on Lottery basis.

According to the same the said Leaseholder Society i.e. "Dream Paradise Co-Operative Housing Society Limited" have allotted the said flat to Mr. Bharat Rangnath Sonwane and Mrs. Rajashri Bharat Sonwane vide Letter of Allotment of Flat dated 15/11/2021 under provision of Bye Law No. 76(a) of Bye Laws of the Society.

It is further seen that the said Mr. Bharat Rangnath Sonwane and Mrs. Rajashri Bharat Sonwane had availed loan from Punjab National Bank by mortgaging the said flat in their favor vide Deed of Mortgage dated 31/01/2022 which is registered in the office of Sub Registrar at Panvel-1 at Sr. No. 1179/2022.



It is further seen that the said Dream Paradise Co-operative Housing Society Ltd have issued Flat Allotment List dated 01/07/2022 thereby declaring the allotment of flat to its members.

It is seen that the MSEB Bill of December 2022 issued by MSEDCL in the name of Dream Paradise CHSL in respect of the said Plot.

It is seen that the said borrowers i.e. Mr. Bharat Rangnath Sonwane and Mrs. Rajashri Bharat Sonwane are desirous to transfer the Housing Loan of Punjab National Bank into State Bank of India by mortgaging the same in their favor and thereby availing the loan facility from State Bank of India, the said borrowers i.e. Mr. Bharat Rangnath Sonwane and Mrs. Rajashri Bharat Sonwane have cleared the loan of the said Punjab National Bank along with all the interest thereon.

It is seen that upon receiving of entire loan amount along with all the interest thereon the said Punjab National Bank have issued No Dues/Loan Clearance certificate dated 23/02/2023 to the said borrowers i.e. Mr. Bharat Rangnath Sonwane and Mrs. Rajashri Bharat Sonwane and release the said flat property from their charge vied Re-conveyance Deed dated 03/03/2023 which is registered at the office of Sub-registrar at Panvel-1 at Sr. No. 2054/2023.

It is further seen that the said borrowers i.e. Mr. Bharat Rangnath Sonwane and Mrs. Rajashri Bharat Sonwane have mortgage the said flat property in fvaor of State Bank of India RACPC Aurangabad Branch vied Mortgage Deed dated 27/03/2023 which is registered at the office of Sub-registrar at Panvel-1 at Sr. No. 2853/2023

Thus at present the said Mr. Bharat Rangnath Sonwane and Mrs. Rajashri Bharat Sonwane are the absolute owners and holders of the said flat and they have valid, clear and marketable title to the same. The said flat is free from all encumbrances except the loan/ charge of State Bank of India RACPC Aurangabad Branch.

The said borrowers i.e. Mr. Bharat Rangnath Sonwane and Mrs. Rajashri Bharat Sonwane are desirous to avail additional /Top up loan from State Bank of India RACPC Aurangabad Branch by mortgaing the said flat in their favor.

As the said ADDITIONAL/SUPPLEMENTARY/INTERIM SEARCH REPORT is the part and parcel of my previous search and Title Report dated 31/01/2023.

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|-----|---|------------------|
| 10. | <p>b. Whether Minor's interest or other clog on title is involved, search should be made for further period, depending on the need for clearance of such clog on the Title</p> <p>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)</p> | No               |
|     | <p>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 reason for coming to such conclusion</p>  | Not Applicable   |
| 11  | <p>a. Nature of the title of the intended Mortgagor over the property (Whether full ownership rights, Leasehold rights, Occupancy / Possession Rights or Inam Holder or Govt. Grantee/Allottee etc. )</p>   | Leasehold Rights |

*B. S. G.*  


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|-----|--|--|
|     | If Ownership Rights  | Not applicable   |
|     | a. Details of the Conveyance Documents   | 1. It is seen that the said Leaseholder Society i.e. "Dream Paradise Co-Operative Housing Society Limited" have accepted Mr. Bharat Rangnath Sonwane and Mrs. Rajashri Bharat Sonwane as their members and accordingly issued Share Certificate dated 12/04/2019 bearing No. 2 having its distinctive shares from 11 to 20 to them.<br><br>2. According to the same the said Leaseholder Society i.e. "Dream Paradise Co-Operative Housing Society Limited" have allotted the said flat to Mr. Bharat Rangnath Sonwane and Mrs. Rajashri Bharat Sonwane vied Letter of Allotment of Flat dated 15/11/2021 under provision of Bye Law No. 76(a) of Bye Laws of the Society. |
|     | b. Whether the document is properly stamped  | Yes  |
|     | c. Whether the documents is properly registered  | Yes  |
|     | If leasehold, whether:   |  |
|     | a. lease Deed is duly stamped and registered   | Yes  |
|     | b. lessee is permitted to mortgage the Leasehold right   | Yes  |
|     | c. duration of the Lease/unexpired period of lease   | 60 Years   |
|     | 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, whether  | No   |
|     | Whether; grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions   | Yes  |
|     | the mortgagor is competent to create charge on such property   | Yes  |
|     | Whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available | Yes  |
|     | If occupancy right, whether;   |  |
|     | a. Such right is heritable and transferable  | Not applicable   |
|     | b. Mortgage can be created   | 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;  | No             |
|     | b. Whether there is any restriction on the Donor in executing the gift/settlement deed in question:  | No             |
|     | c. The Gift/Settlement Deed transfers the property to Donee;   | No             |
|     | 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;                                    | No             |
|     | e. Whether the Donee is in possession of the gifted property;  | No             |
|     | f. 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;                | No             |
|     | g. Any other aspect affecting the validity of the title passed through the gift/settlement deed  | Not applicable |
| 13  | Has the property has 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   |                |
|     | d. Whether the partition made is valid in law and the mortgagor has acquired a mortgagable 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  | Not applicable |



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|     | 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.   |  |
| 15. | Whether the property is subject to any wakf rights/belongs to church/temple or any religious/other institutions   | No   |
|     | a. Any restriction in creation of charges on such properties  | No   |
|     | b. Precautions/ permissions, if any in respect of the above cases for creation of mortgage?   | Not Applicable                               |
| 16. | a. Where the property is a HUE/joint family property,   | No   |
|     | b. Whether mortgage is created for family benefit/legal necessity,<br><br>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 the trust in the matter  | Not applicable                               |
| 18. | Is the property is Agricultural land,   | Not applicable                               |
|     | a. whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage.   | Not applicable                               |
|     | (b) In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?   | Not applicable                               |
|     | (c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained.  | Not applicable as the land is owned by CIDCO |
| 19. | a. 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   |
|     | b. Additional Aspects relevant for investigation of title as per local laws   | No   |
| 20. | (a) Whether the property is subject to any  | No   |



|     |   |                |
|-----|---|----------------|
|     | pending or proposed land acquisition proceedings?   |                |
|     | (b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry  | No             |
| 21. | (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   | No             |
| 22. | (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 |
| 23. | a. 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., | No             |
|     | b) i) Whether the property (to be mortgaged) is purchased by the above Company from any other Company or Limited Liability Partnership (LLP) firm ? Yes / No.   | No             |
|     | ii) 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)?   | NA             |
|     | iii) 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.   | No             |
|     | iv) If the search reveals encumbrances / charges, whether such charges/encumbrances have been satisfied? Yes/No   | No             |
| 24. | In case of Societies, Association, the required authority/power to borrower and   | Not applicable |

|     |   |                |
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|     | whether the mortgage can be created, and the requisite resolutions, bye-laws.   |                |
| 25. | a) Whether any POA is involved in the chain of title?   | Yes            |
|     | (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/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  | No             |
|     | (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 |
|     | i. Whether the original POA is verified and the title investigation is done on the basis of original POA?   | Not applicable |
|     | ii. Whether the POA is a registered one?  | Not applicable |
|     | iii. Whether the POA is a special or general one?   | Not applicable |
|     | iv. Whether the POA contains a specific authority for execution of title document in question?  | Not applicable |
|     | (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?)  | Not applicable |
|     | (g) Please comment on the genuineness of POA?   | Not applicable |
|     | (h) The unequivocal opinion on the enforceability and validity of the POA?  | Not applicable |
| 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, check and comment on the following:  |                |

|  |  |
|--|--|
| (a) Promoter's/Land owner's title to the land/building;                              | Title is clear   |
| (b) Development Agreement/Power of Attorney;   | No, lease deed is executed   |
| (c) Extent of authority of the Developer/builder;                                    | To allot the flats to the members of the said society.   |
| (d) Independent title verification of the Land and/or building in question;          | Title is clear   |
| (e) Agreement for sale (duly registered);  | No,  |
| (f) Payment of proper stamp duty;  | No.  |
| (g) Requirement of registration of sale agreement, development agreement. POA, etc.; | No   |
| (h) Approval of building plan, permission of appropriate/local authority, etc.;      | It is seen that the City and Industrial Development Corporation of Maharashtra Ltd. i.e. CIDCO have sanctioned the building plans vied Amended Commencement Certificate dated 02/10/2020 bearing Ref. No. CIDCO/BP-16655/TPO(NM&K)/2019/8079 for the said buildings. |
| (i) Conveyance in favour of Society/Condominium concerned;                           | Conveyance deed is not yet executed.   |
| (j) Occupancy Certificate/allotment letter/letter possession.                        | We have not been provided Occupancy Certificate/and letter possession of the said flat.<br><br>At present the possession of the said flat is with Mr. Bharat Rangnath Sonwane and Mrs. Rajashri Bharat Sonwane   |
| (k) Membership details in the Society etc.;<br>(l) Share Certificates;               | It is further seen that the said society have issued Share Certificate bearing No. 2 having its distinctive shares from 11 to 20 in favor of Mr. Bharat Rangnath Sonwane and Mrs. Rajashri Bharat Sonwane in respect of the said flat.                               |
| (m) No Objection Letter from the Society   | The No objection certificate issued by the said City and Industrial Development Corporation of Maharashtra Ltd. i.e. CIDCO for mortgage of the said flat with State Bank of India should be taken on record.   |



|     |  |   |
|-----|--|---|
|     | <p>(n) All legal requirements under the local/Municipal laws, regarding ownership of flats/Apartments/Building Regulations, Development Control Regulations, Co-operative Societies Laws etc.;</p> <p>(o) Requirements, for noting the Bank charges on the records of the Housing Society, if any;</p> <p>(p) If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any.</p> <p>(q) Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.</p> | <p>The No objection certificate issued by the said society for mortgage of the said flat with State Bank of India should be taken on record.</p> <p>Fulfilled</p> <p>Bank's charge should be noted on the records of the society</p> <p>Not Applicable</p> <p>Yes</p>   |
|     | II. A Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act, 2016?Y/N.  | RERA certificate is not provided to us  |
|     | II.B Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished,   | RERA certificate is not provided to us  |
|     | II.C Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?   | RERA certificate is not provided to us  |
|     | 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?  | RERA certificate is not provided to us  |
|     | 28. Encumbrances, Attachments, And/Or Claims Whether Of Govt, Central Or State Or Other Local Authorities Or Third Party Claims, Liens Etc. And Details Thereof  | There is the charge of State Bank of India RACPC Aurangabad Branch vied Mortgage Deed dated 27/03/2023 which is registered at the office of Sub-registrar at Panvel-1 at Sr. No. 2853/2023 on the said flat.  |
| 29. | The period covered under the Encumbrances certificate and the name of the person in whose favor the encumbrance is created and if so satisfaction of charge, if Any  | Search is carried out for the period of last 02 years i.e. for 2023 and 2024 (Both year inclusive) vide receipt bearing GRN No. MH0015956086202324E dated 21/02/2024 from the office of Joint District registrar Pune Urban and during on-line search I have found the charge of State Bank of India on the said Flat vied Mortgage Deed dated 27/03/2023 which is registered at the office of Sub-registrar at Panvel-1 at Sr. No. |



|     |   |   |
|-----|---|---|
|     |   | 2853/2023.<br><br><b>NOTE:</b> The documents in respect of said Flat Property are already scrutinized by me on 31/03/2023 (as the previous search report is conducted for the period of last 15 years i.e. from 2009 to 2023 vide receipt bearing GRN No.MH014549634202223E dated 31/01/2023 from the office of Joint District registrar Pune Urban |
| 30. | Details regarding property tax or land revenue or other statutory dues paid/payable as on date and not paid, what remedy?   | Not Provided  |
| 31  | (a) Urban land ceiling clearance, whether required and if so, details thereon.<br><br>(b) Whether No Objection Certificate under the Income Tax Act is required/ obtained.  | Not applicable  |
| 32. | a. Detail of RTC extract/mutation extracts /Khata extracts pertaining to the property in question.<br><br>b. Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records?  | No<br><br>Not Provided  |
| 33. | (a) Whether the property offered as security is clearly demarcated?<br>(b) Whether the demarcation/ partition of the property is legally valid?<br>(c) Whether the property has clear access as per documents?<br>(The property should be legally accessible through normal carriers to transport goods to factories / houses, as the case may be).   | Yes<br><br>Yes<br><br>Yes   |
| 34. | A) Whether the property can be identified from the following documents, and discrepancy/doubtful circumstances. if any revealed on such scrutiny?<br><br>(a) Document in relation to electricity connection:<br>(b) Document in relation to water connection;<br>(c) Document in relation to Sales Tax Registration, if any applicable;<br>(d) Other utility bills, if any<br>B). Discrepancy/Doubtful circumstances, if any revealed on such scrutiny? | Not Provided<br><br>Not applicable<br><br>Not applicable<br><br>No  |


|     |  |   |
|-----|--|---|
| 35. | Whether the documents i.e. valuation report/ approved/ sanctioned plans reflect/ Indicate any difference/discrepancy in the boundaries in relation to the Title Documents/other documents. (if valuation report and/or approved plan are not available at the time of preparation of TIR, please provide these comments subsequently 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 receipt of the same) | I have perused the copy of sanctioned plan, no discrepancy found.   |
| 36. | a. Whether the Bank will be able to enforce SARFESI 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   | All Xerox copies are perused as the said case is Top Up case and all the original documents are in the custody of State Bank of India RACPC- Aurangabad Branch  |
|     | 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  | Not Applicable  |
| 38  | Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.   | 1. The Mortgage Deed as shall be executed by the said borrowers i.e. Mr. Bharat Rangnath Sonwane and Mrs. Rajashri Bharat Sonwane in favor of State Bank of India along with its registration receipt and Index II should be taken on record. |
| 39. | The specific persons who are required to create mortgage / to deposit documents creating mortgage.   | Mr. Bharat Rangnath Sonwane and Mrs. Rajashri Bharat Sonwane  |

Dated: 22/02/2024

Place: Pune

  
  
**BHAGYASHREE KAPIL GOHAD**  
**ADVOCATE**

**CERTIFICATE OF TITLE**

I have examined the photocopies of title deeds intended to be deposited relating to the schedule property/(ies) to be offered as security by way of Equitable mortgage and that the certified copies of documents of title referred to in the opinion are valid evidence of Right, title, and interest and that the said Equitable Mortgage is created on production of original title deeds will satisfy the requirement of creation of Equitable Mortgage and I further certify that:

  
  
**BHAGYASHREE KAPIL GOHAD**  
**ADVOCATE**

2. I have examined the photocopies of title deeds and other documents in detail taking into account all the Guidelines in the check list vide Annexure B and the other relevant factors.

3. I confirm have made a search in the lands/revenue records for a period of last 15 years. The Challan is attached with this report. I also confirm having verified and checked the records of the relevant Sub - Registrar(s) Office(s). I do not find anything adverse which would prevent the title holders from creating a valid mortgage. I am liable or 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, 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 as could be seen from the Encumbrance certificate for the period from 31/01/2023 till date pertaining to the immovable Property/(ies) covered by above said Title. The property is free from all encumbrances **SUBJECT TO THE LOAN/ CHARGE OF STATE BANK OF INDIA RACPC- AURANGABAD BRANCH**

**Search is carried out for the period of the Year 2023 and 2024 (Both the Years inclusive) vide receipt bearing GRN No. MH0015956086202324E dated 21/02/2024 from the office of Joint District registrar Pune Urban pertaining to the immovable Property/(ies) covered by above said Title. The said flat property is free from all encumbrances EXCEPT THE LOAN/ CHARGE OF STATE BANK OF INDIA RACPC- AURANGABAD BRANCH**

**Previously I have issued the Search Report in respect of the above mentioned Flat property on 31/01/2023 for the period of last 15 years i.e. from 2009 to 2023 vide receipt bearing GRN No.MH014549634202223E dated 31/01/2023 from the office of Joint District registrar Pune Urban .**

6. In case of second / subsequent charge in favour of Bank, there are no other mortgages/charges, other than already stated in the loan documents and agreed to by the Mortgagor and the Bank. **EXCEPT THE LOAN/CHARGE OF STATE BANK OF INDIA RACPC- AURANGABAD BRANCH**

7. Minor/(s) and his/their interest in the property/(ies) is to the extent of ----- Not applicable.

8. The Mortgage if created will be available to the Bank for the liability of the Intending Borrowers i.e. **MR. BHARAT RANGNATH SONWANE AND MRS. RAJASHRI BHARAT SONWANE**

9. I certify that **MR. BHARAT RANGNATH SONWANE AND MRS. RAJASHRI BHARAT SONWANE** are the absolute owners and holders of the said flat and they have an absolute clear and marketable title to the same. The said flat is free from all encumbrances **SUBJECT TO THE LOAN/CHARGE OF STATE BANK OF INDIA RACPC- AURANGABAD BRANCH**. The said borrowers i.e. **MR. PAMU RAMESH INGOLE** can mortgage the said flat with State Bank of India only upon **CLEARANCE OF EXISTING LOAN/CHARGE OF STATE BANK OF INDIA RACPC- AURANGABAD BRANCH**. I further certify that the above title deed is genuine and a valid mortgage can be created and the said Mortgage would be enforceable.

As the said case is top-up case and all the original title deeds of the said flat are already with **STATE BANK OF INDIA RACPC- AURANGABAD BRANCH**.





10. In case of the creation of Registered Mortgage, we certify that the deposit of following Original title Deeds/documents would create a valid and enforceable mortgage.

1. Original Mortgage Deed (For the said Top-up) as shall be executed by the said borrowers i.e. Mr. Bharat Rangnath Sonwane and Mrs. Rajashri Bharat Sonwane in favor of State Bank of India along with Registration Receipt and Index II.
2. Original List of documents dated 17/02/2024 issued by State Bank of India to Mr. Bharat Rangnath Sonwane in respect of the said flat.
3. Original Re-conveyance Deed dated 03/03/2023 in respect of the said flat executed by Punjab National Bank Dombivali Branch in favor of Mr. Bharat Rangnath Sonwane and Mrs. Rajashri Bharat Sonwane registered at the office of Sub-registrar at Panvel-1 at Sr. No. 2054/2023 along with its registration receipt and Index II.
4. Original Mortgage Deed dated 27/03/2023 in respect of the said flat executed by the said borrowers i.e. Mr. Bharat Rangnath Sonwane and Mrs. Rajashri Bharat Sonwane in favor of State Bank of India RACPC Aurangabad Branch registered at the office of Sub-registrar at Panvel-1 at Sr. No. 2853/2023 along with its registration receipt and Index II
5. Original Letter of Allotment dated 15/11/2021 of Flat issued by "DREAM PARADISE CO-OPERATIVE HOUSING SOCIETY LIMITED" through its Chairperson in favor of Mr. Bharat Rangnath Sonwane and Mrs. Rajashri Bharat Sonwane.
6. Original Share Certificate dated 12/04/2019 bearing No. 2 having its distinctive shares from 11 to 20 issued by the said society to Mr. Bharat Rangnath Sonwane and Mrs. Rajashri Bharat Sonwane in respect of the said flat.
7. Original Possession Letter issued by "DREAM PARADISE CO-OPERATIVE HOUSING SOCIETY LIMITED" in favor of Mr. Bharat Rangnath Sonwane and Mrs. Rajashri Bharat Sonwane in respect of the said flat.
8. Original No Dues/Loan Clearance certificate dated 23/02/2023 issued by Punjab National Bank to Mr. Bharat Rangnath Sonwane and Mrs. Rajashri Bharat Sonwane in respect of the said flat.
9. Original List of Documents issued by Punjab National Bank in favor of Mr. Bharat Rangnath Sonwane and Mrs. Rajashri Bharat Sonwane.
10. Original No Objection Certificate issued by the said "DREAM PARADISE CO-OPERATIVE HOUSING SOCIETY LIMITED" for mortgage of the said flat with State Bank of India.
11. Original No objection certificate issued by City and Industrial Development Corporation of Maharashtra Ltd. i.e. CIDCO for mortgage of the said flat with State Bank of India.
12. Xerox Copy of Flat Allotment List dated 01/07/2022 issued by Dream Paradise Co-operative Housing Society Ltd through its Chairperson.
13. Xerox Copy of Society Registration Certificate dated 29/03/2019 bearing No. N.B.O.M/CIDCO/HSG/(TC)/7919/JTR/Year2018-2019 issued by CIDCO, Navi Mumbai for "DREAM PARADISE CO-OPERATIVE HOUSING SOCIETY LIMITED".
14. Xerox Copy of Completion certificate issued by Navi Mumbai Municipal Corporation / City and Industrial Development Corporation of Maharashtra Ltd. i.e. CIDCO for the said building



15. Xerox Copy of latest MSEB Bill along with paid receipt issued by MSEDCL in the name of Mr. Bharat Rangnath Sonwane and Mrs. Rajashri Bharat Sonwane.

16. Blue print copy of Sanctioned building plan issued by Navi Mumbai Municipal Corporation / CIDCO for the said buildings.

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

It is certified that the property is SARFAESI compliant.

### **SCHEDULE OF THE PROPERTY**

#### **SCHEDULE I**

All that piece and parcel of land bearing Plot No. 6D admeasuring 1450.83 Sq. Mtrs., out of Sector 17 situated at Kharghar, Navi Mumbai, District Raigad within the limits of City And Industrial Development Corporation Of Maharashtra Limited i.e. CIDCO and Navi Mumbai Municipal Corporation, within the jurisdiction of Panvel, Taluka Panvel, District Raigad and the said land is bounded as under:

#### **On and Towards**

**East** : By Plot No. 6C,

**South** : By 45 Mtrs. wide road,

**West** : By 15 Mtrs. wide road,

**North** : By future development.

#### **SCHEDULE II**

#### **DESCRIPTION OF THE SAID FLAT/APARTMENT**

All that consisting of **Flat No. 201** admeasuring 967.41 Sq. Fts. carpet on **2<sup>nd</sup> Floor** in Society known as "**DREAM PARADISE CO-OPERATIVE HOUSING SOCIETY LIMITED**" constructed on land bearing Plot No. 6D admeasuring 1450.83 Sq. Mtrs., Sector 17 situated at Kharghar, Navi Mumbai, District Raigad within the limits of City And Industrial Development Corporation Of Maharashtra Limited i.e. CIDCO and Navi Mumbai Municipal Corporation, within the jurisdiction of Panvel, Taluka Panvel, District Raigad.

All the copies of the documents given for my inspection are returned herewith.

Date: 22/02/2024

Place : Pune

Yours Truly,


**BHAGYASHREE KAPIL GOHAD  
ADVOCATE**



CHALLAN  
MTR Form Number-6



|                       |                                     |                   |           |  |          |   |                      |                       |            |  |  |
|-----------------------|-------------------------------------|-------------------|-----------|--|----------|---|----------------------|-----------------------|------------|--|--|
| GRN                   | MH015956086202324E                  | BARCODE           |           |  | Date     | 21/02/2024-11:50:44                           |                      | Form ID               |            |  |  |
| Department            | Inspector General Of Registration   |                   |           | Payer Details  |          |   |                      |                       |            |  |  |
| Search Fee            | Type of Payment                     |                   |           | Other Items  |          | TAX ID / TAN (If Any)                         |                      |                       |            |  |  |
|                       |                                     |                   |           | PAN No.(If Applicable)                                   |          |   |                      |                       |            |  |  |
| Office Name           | HVL21_HAVELI 21 JOINT SUB REGISTRAR |                   |           | Full Name  |          | Adv Bhagyashree Gohad                         |                      |                       |            |  |  |
| Location              | PUNE                                |                   |           | Flat/Block No.   |          | Flat No B 12 4th Floor Wing B Amrut Kumbh CHS |                      |                       |            |  |  |
| Year                  | 2023-2024 One Time                  |                   |           | Premises/Building  |          |   |                      |                       |            |  |  |
| Account Head Details  |                                     | Amount In Rs.     |           | Road/Street  |          | S No722A Shastri Road Navi Peth               |                      |                       |            |  |  |
| 0030072201 SEARCH FEE |                                     | 50.00             |           | Area/Locality  |          | PUNE  |                      |                       |            |  |  |
|                       |                                     |                   |           | Town/City/District                                       |          |   |                      |                       |            |  |  |
|                       |                                     |                   |           | PIN  |          | 4 1 1 0 3 0                                   |                      |                       |            |  |  |
|                       |                                     |                   |           | Remarks (If Any)   |          |   |                      |                       |            |  |  |
|                       |                                     |                   |           | FLAT NO 201 FLR 2nd BLDG DREAM PARADISE CHSL KHARGHAR 17 |          |   |                      |                       |            |  |  |
|                       |                                     |                   |           | FOR YRS 2023 TO 2024                                     |          |   |                      |                       |            |  |  |
|                       |                                     |                   |           | Amount In  |          | Fifty Rupees Only                             |                      |                       |            |  |  |
| Total                 |                                     | 50.00             |           | Words  |          |   |                      |                       |            |  |  |
| Payment Details       |                                     |                   | IDBI BANK |  |          | FOR USE IN RECEIVING BANK                     |                      |                       |            |  |  |
| Cheque-DD Details     |                                     |                   | Bank CIN  |  | Ref. No. |   | 69103332024022113820 |                       | 2854766422 |  |  |
| Cheque/DD No.         |                                     | Bank Date         |           | RBI Date   |          | 21/02/2024-11:51:56                           |                      | Not Verified with RBI |            |  |  |
| Name of Bank          |                                     | Bank-Branch       |           | IDBI BANK  |          |   |                      |                       |            |  |  |
| Name of Branch        |                                     | Scroll No. , Date |           | Not Verified with Scroll                                 |          |   |                      |                       |            |  |  |

Department ID :

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

Mobile No. : 9604249164

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

