



Sharad Madhukar Mali
B.Com., LL.B., ACS, GCIP (Geneva)
Advocate High Court & Trademark Attorney
Mob: 8108038029 / 8454845089

Ref: - LDM/COSMOS/0354/2023-24

Date: 28/03/2024

To,
The Branch Manager,
Cosmos Co-op. Bank Limited
Thane Branch

Respected Sir/Madam,

Sub: - Bill For Search and Title Report of Borrower SHRI. SUBHASH
NARAYANRAO KOLI

Sr. No.	Particulars	Qty	Rate	Amount
1.	Commercial Gala No. 1 admeasuring area (7.0×15.0) i.e.105 Sq. Ft. Near SADGURU GARDEN" lying being and situated at Village Kopari, Taluka & Dist. Thane.	1	Rs. 5,000/- Each	Rs. 4,250/-
2.	Search Receipt Charges.	-	Inclusive	Rs. 750/-
3.	Certified Copy Charges			Rs. 1,000
Total				Rs 6,000/-

Please pay by NEFT to
Bank NEFT Details:
Cosmos Bank, Kalyan Branch
Current AC No 062100103681
ISFC SBIN COSB0000062
GPAY NO. 8108038029



Sharad Mali
Advocate High Court

Phone: 9137544920, 8779690541

LDML/TSR/COSMOS/0354/2023-24

Date: 28/03/2024

To,

The Cosmos Co-operative Bank Ltd.

Thane Branch

Sub: - Search and Title report for property being Commercial Gala No. 1 admeasuring area (7.0x15.0) i.e.105 Sq. Ft. Near SADGURU GARDEN" lying being and situated at Village Kopari, Taluka & Dist. Thane.

- 1) Name of the Branch: - Thane Branch
- 2) Name of the Borrower: - SHRI. SUBHASH NARAYANRAO KOLI

(Mention its constitution when Borrower is company /partnership/ LLP) and also mention the details of its directors/partners/designated Partners)

3) Documents Seen:

I have perused the following documents for the purposes of furnishing this legal opinion.

Sr. No.	Document Number	Execution/ Date of Document	Original/Attested Copy/Photocopy/Duplicate and Particulars of the document
1.	Permanent Alternate Accommodation Agreement executed between SHRI. SUBHASH NARAYANRAO KOLI AND THANE MUNICIPAL CORPORATION, THANE MR. AYUKT SAHEB THROUGH ITS MR. MAHESH BHURAV AHER	14/11/2022	Certified Copy
2.	Registration Receipt NO. 19291/2022	14/11/2022	Photocopy
3.	Index II	14/11/2022	Photocopy
4.	Allotment Letter issued by TMC in favour of SHRI. SUBHASH NARAYANRAO KOLI	28/09/1998	Photocopy
5	NOC issued by TMC	05/11/1998	Photocopy



4) DESCRIPTION OF PROPERTY/PROPERTIES/NATURE OF TITLE :

1.	Name of the owner/ Mortgagor	SHRI. SUBHASH NARAYANRAO KOLI
2.	Extent of area	Adm. area (7.0"x15.0") i.e.105 Sq. Ft.
3.	Survey No/ Gat No./CST No.	*****
4.	Is property leasehold/freehold/Govt. grant etc.	Freehold
5.	Nature of property	Flat
6.	Location	Village Kopari, Taluka & Dist. Thane
7.	Boundaries on or towards for the Plot/flat	As mentioned in Agreement
8.	Confirmed the boundaries of the flat/plot as per approved plan and as per title deed.	As mentioned in Agreement

5) Trace of Title/History of passing of title. Details of antecedent title deeds.

FLOW OF TITLE

It is observed from the all records & Documents made available with us that, the Whereas Due to road widening Thane at Mith Bandar Road under the campaign of integrated road widening in the Thane Municipal Corporation area, the said Thane Municipal Corporation the Gala No. 3 of Mr. Subhash Narayanrao Koli has been affected.

In consideration of the aforesaid affected Gala due to road widening, the Thane Municipal Corporation has Allotted Commercial Gala No. 1, area (7.0"X 15.0") i.e. 105 sq. ft., near Sadaguru Garden, situated at Mith Bandar Road Chendani, Koliwada, Thane (East)-400 603 to Mr. Subhash Narayanrao Koli. vide Allotment Letter dated 28/09/1998.

The said Allotment Letter dated 28/09/1998 it is mentioned that Mr. Subhash Naranrao Koli was allotted Gala No. 1 in lieu of Gala No. 3.

As per List of rehabilitated owners, Shri Subhash Narayanrao Koli was allotted Commercial Gala No. 1, area (7.0"X 15.0") i.e. 105 sq. ft., near Sadaguru Garden, situated at Mith Bandar Road, Chendani, Koliwada, Thane.



Thane Municipal Corporation has issued NOC dated 05/11/1998, vide which certified that the Shri Subhash Narayanrao Koli owned Commercial Gala No. 1, area (7.0"X 15.0") i.e. 105 sq. ft., near Sadaguru Garden, situated at Mith Bandar Road, Chendani, Koliwada, Thane.

Occupancy Certificate is not available for the said property. Since the said Commercial Gala No. 1 was constructed and allotted by Thane Municipal Corporation, non-availability of Occupancy Certificate will not affect the mortgage charge of Bank.

By Permanent Alternate Accommodation Dated 14/11/2022 executed between the said THANE MUNICIPAL CORPORATION, THANE MR. AYUKT SAHEB THROUGH ITS MR. MAHESH BHAURAV AHER the said Corporation have agreed to sell the said property Commercial Gala No. 1 admeasuring area (7.0x15.0) i.e.105 Sq. Ft. Near "SADGURU GARDEN" lying being and situated at Village Kopari, Taluka & Dist. Thane to SHRI. SUBHASH NARAYANRAO KOLI on the terms & Conditions mentioned therein. Which is duly registered of sub registrar Assurance at Thane Under Sr. No. TNN-1/15358/2022 Dated - 14/11/2022.

We have conducted search of 30 years (1995-2024) with the sub registrar of assurance at Thane.

6) Detailed information about property to be mortgaged:

Details	Remark of counsel
1. Whether the documents of title given raise to any doubts or suspicion	NO
2. Are all the original title deeds available with the mortgagor; if not, the reasons for non-availability of the same; incase the properties are mortgaged to some other entity, is the original title deed lying with such entity; does such entity have the certified true copy of any/all of the title deeds and lodgment receipt + acknowledgement letter from registrar for the same.	Original Title Deeds are available
3. Whether any of the property intended to be given by way of mortgage	NO



is subject to any minor's or any other claims? If yes, state whether requisite permission from the concerned court has been obtained and produced or to be obtained?	
4. Whether the property proposed to be mortgaged is subject to the provisions contained under any special enactment /local laws. State implications of such enactment on the charge proposed to be created?	NO
5. Whether property to be mortgaged is coming under any restrictions on transfer & whether required permission/ consent as per terms of grant/allotment etc. obtained	No Restrictions
6. Whether provisions of Urban Land (Ceiling & Regulation) Act are applicable? If applicable whether permission obtained.	No
7. Whether the user land has been converted under land revenue law? Whether N.A. Permission /change of user permission is obtained?	YES
8. Whether required documents are available for creating valid equitable mortgage?	YES
9. What is the tenure of land? (In case of Lease Property) and whether necessary consent permission of lessor obtained.	No



10. Whether the land is Adiwasi (Tribal) Land?	NO
11. Whether the land /property is owned by HUF? If yes then what precautions to be taken by the Bank while accepting property owned by HUF	NO
12. Is land/ property subject to any reservations/ acquisitions/ requisitions?	NO
13. Whether plans for constructions are sanctioned?	YES
14. Whether Commencement certificate issued?	Not Available
15. Whether the project is registered under RERA? And registration certificate is obtained on record	Not Applicable
16. Whether Completion certificate is obtained? (applicable to property which is of ready possession/resale)	Not Available
17. Whether there are any restriction from Corporation such as "education Zone", "Green Zone" Etc.?	NO
18. Is the land taken on lease from State Industrial Development Corporation? If yes whether Tripartite agreement executed?	NO
19. Whether there are any prior encumbrances. If yes details thereof?	No
20. Evidence of possession Findings on documents and revenue records, details of property tax, land	Not Available

ECS ✓
 08/09/2017 ✓
 with 10 ✓
 Guad re ✓



revenue, society maintenance charges or any other statutory dues paid upto date or payable.)	
21. In case of companies /societies /association /trust Whether	Property is not owned by companies /societies /association /trust
a) Memorandum/bye-laws of the society/association authorize to offer its property as security.	Not Applicable
b) Requisite resolutions have been duly passed by the Company/Society/Association permitting mortgage of the properties in favour of the Bank.	Not Applicable
c) Such resolution sets out the names of the persons who are authorized to create charge over the properties.	Not Applicable
d) In case of public charitable trust whether permission of charity commissioner for borrowing & mortgaging trust property is obtained and conditions stipulated if any.	Not Applicable
22. In case of devolution of property by a will/ succession,	NO
A) Whether probate of will/ succession certificate / Letters of Administration obtained? Details thereof	Not Applicable
B) If probate / succession certificate / Letters of Administration not obtained, then how the mortgagor proposes to prove the title?	Not Applicable
C) The safeguards suggested to ensure title to the property offered as security.	Not Applicable



23) a. Whether title deeds perused are in conformity with the search taken?	YES title deeds perused are in conformity with the search taken
b. Whether the registered title deeds are in conformity with the scanned copies of the same on IGR site?	YES. the registered title deeds are in conformity with the scanned copies of the same on IGR site?
24) Whether the chain of title is complete without any missing links	YES
25) Whether any other documents to be obtained/compliances to be made so as to create valid mortgage.	The Following documents to be obtained by the Bank for creating valid equitable mortgage
<p>a. Original Permanent Alternate Accommodation Dated 14/11/2022 executed between SHRI. SUBHASH NARAYANRAO KOLI AND THANE MUNICIPAL CORPORATION, THANE MR. AYUKT SAHEB THROUGH ITS MR. MAHESH BHAURAV AHER including Registration Receipt & Index II.</p> <p>b. Original Allotment Letter Dated 28/09/1998 issued by TMC in favour of SHRI. SUBHASH NARAYANRAO KOLI</p> <p>c. Original NOC to be obtained from the TMC for creating equitable mortgage.</p>	
26) a. Whether any charge on subject property is found on CERSAI Portal?	No
b. If Yess, its Details.	



Certificate of Title and No Encumbrance

I have examined the photocopies of Title Deeds relating to the said Flat, SHRI. SUBHASH NARAYANRAO KOLI. I have taken the Search, with the Sub-Registrar of Assurances & Record of Rights for last 30 years vide Search Receipt GRN No. _____(Original fee receipts enclosed). I certify that SHRI. SUBHASH NARAYANRAO KOLI has an absolute, clear and marketable title over the property. I further certify that the documents of title referred to under the opinion are perfect evidence of right, title and interest of the borrower / mortgagor.

Place: Thane
Date: 28/03/2024


SHARAD M. MALI
ADVOCATE

SEARCH REPORT

Commercial Gala No. 1 admeasuring area (7.0×15.0) i.e.105 Sq. Ft. Near SADGURU GARDEN" lying being and situated at Village Kopari, Taluka & Dist. Thane.

OWNER: SHRI. SUBHASH NARAYANRAO KOLI

THIS IS TO CERTIFY THAT our search clerk has taken search in respect of the above said property for the period of 30 years in the Office of Sub-Registrar Thane which is as follows:

Year	Transaction
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	NIL
2011	NIL
2012	NIL
2013	NIL
2014	NIL
2015	NIL
2016	NIL
2017	NIL
2018	NIL
2019	NIL
2020	NIL
2021	NIL
2022	Entry Index II Permanent Alternate Accommodation Dated 14/11/2022 Commercial Gala No. 1 admeasuring area (7.0×15.0) i.e.105 Sq. Ft. Near SADGURU GARDEN" lying being and situated at Village Kopari, Taluka & Dist. Thane. THANE MUNICIPAL CORPORATION, THANE MR. AYUKT SAHEB THROUGH ITS MR. MAHESH BHAURAV AHER

	To SHRI. SUBHASH NARAYANRAO KOLI Under Sr. No. TNN-1/15358/2022 Dated - 14/11/2022
2023	NIL
2024	NIL

Search Fees challan is enclosed herewith.



Shravani Bhoir
Search Clerk



CHALLAN
MTR Form Number-6



GRN MH018347260 202324M		BARCODE		Date 28/03/2024-17:33:53	Form ID
Department Inspector General Of Registration			Payer Details		
Type of Payment Search Fee		TAX ID / TAN (If Any)			
Search Fee		PAN No.(If Applicable)			
Office Name THN3_THANE NO 3 JOINT SUB REGISTRA			Full Name		LDM LEGAL
Location THANE			Flat/Block No.		
Year 2023-2024 One Time			Promises/Building		
Account Head Details		Amount In Rs.		Road/Street	
0030072201 SEARCH FEE		750.00		Area/Locality	
				Town/City/District	
				PIN	
				Remarks (If Any)	
				COMMERCIAL GALA 1 SADGURU GARDEN VILLAGE KOPARI TAL	
				DIST THANE	
				Amount In	
				Seven Hundred Fifty Rupees Only	
Total		750.00		Words	
Payment Details		ANDHRA BANK		FOR USE IN RECEIVING BANK	
Cheque/DD Details		Bank CIN		Ref. No.	
Cheque/DD No.		Bank Date		RBI Date	
Name of Bank		Bank-Branch		ANDHRA BANK	
Name of Branch		Scroll No. , Date		Not Verified with RBI	

Department ID :

Mobile No. : 9892669691

Bank Copy

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GRN	MH018347260202324M	Challan Date	28/03/2024	Challan Amount	750.00
Party Name	LDM LEGAL				
Amount In	Seven Hundred Fifty Rupees Only				
Words					
Account Head Details			Payment Details		
Cheque/DD Details			Bank CIN	Ref. No.	
Cheque/DD No.			Bank Date	RBI Date	Not Verified with RBI
Name of Bank			ANDHRA BANK		
Name of Branch			Scroll No. , Date		

*Please see the list of branches on the HOME PAGE of GRAS site where you can make payment.