

**RAJAN PILLAI**  
**ADVOCATE**

Ref: 041/SBI

Date: 10.04.2024

To,  
The Assistant General Manager,  
State Bank of India,  
Ghantaghar Branch,  
Katni (4671)  
Bargawan, Katni.

Annexure - B: Report of Investigation of Title in respect of immovable Property.

1	a	Name of the Branch/ Business Unit/Office seeking opinion.	<b>State Bank of India,</b> Ghantaghar Katni Branch
	b	Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	Letter dated 08.04.2024
	c	Name of the Borrower.	Mr. Harish Kumar Bajaj and Mrs. Poonam Bajaj (Intending Purchaser)
2	a	Type of Loan	_____
	b	Type of property	<b>Residential Flat</b>
3	a	Name of the unit/concern/ company/person offering the property/ (ies) as security.	Mr. Harish Kumar Bajaj and Mrs. Poonam Bajaj (Intending Purchaser)
	b	Constitution of the unit/concern/ person/body/authority offering the property for creation of charge.	Individuals
	c	State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Mortgagors/ Borrowers
4	a	Value of Loan (Rs. in crores)	Not known
5		Complete or full description of the immovable property (ies) offered as security including the following	



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Off.: 313/316, Biryahouse, 3rd Floor, 265 Bazargate Street, Fort, Mumbai - 400 001 • Tel. : 2269 3771/2262 3771  
Res.: 503/A, Iris, Dosti Acres, S. M. Road, Wadala East, Mumbai - 400 037 • Tel.: 2415 4957  
Mob. : 98194 74838 / 99877 14838 • E-mail: rajan.adv@gmail.com • Telefax : 2269 3771



	details.	
a	Survey No.	constructed on land bearing Survey No. 3/9, 108/8, 107/3, 3/6, 106/1, 109/14, Old Survey No. 197/1, New Survey No. 100/1 of Village Bhayander Pada, Taluka and District Thane, in the registration District and Sub-District of Thane and within the limits of Thane Municipal Corporation
b	Door/House no. (in case of house property)	<b>Flat No. 1703</b>
c	Extent/ area including plinth/ built up area in case of house property	admeasuring about 848 Sq. Ft. (Carpet area) along with One Car Parking No. P2-205, on the 17 <sup>th</sup> floor, Wing A, in the Building known as "PLATINO-A", in the Complex known as "LODHA SPLENDORA" and in the Society known as Platino A B, Vivant G CHSL, situated at Lodha Splendor, G. B. Road, Thane West, 400 615
d	Locations like name of the place, village, city, registration, sub-district etc. Boundaries	constructed on land bearing Survey No. 3/9, 108/8, 107/3, 3/6, 106/1, 109/14, Old Survey No. 197/1, New Survey No. 100/1 of Village Bhayander Pada, Taluka and District Thane, in the registration District and Sub-District of Thane and within the limits of Thane Municipal Corporation.

			<b>Boundaries: (for Flat / land)</b>		
			On or towards the East: No Record		
			On or towards the West: No Record		
			On or towards the South: No Record		
			On or towards the North: No Record		
6	A	Particulars of the documents scrutinized-serially and chronologically.	Documents mentioned below		
	b	Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified.  <b>Note:</b> Only originals or certified extracts from the registering/land/revenue/ other authorities be examined.	Xerox copies provided		
	Sr. No.	Date	Name/ Nature of the Documents	Original /Certified copy /certified extract/ph otocopy, etc.	In case of copies, whether the original was scrutinized by the Advocate
	1.	02.04.2024	Memorandum of Understanding executed by and between Mr. Hemant Shah and Mrs. Krina Shah as the Proposed Transferors of the First Part AND Mr. Harish Kumar Bajaj and Mrs. Poonam Bajaj as	Photocopy	Photocopy





		the Proposed Transferees of the Second Part		
2.	16.01.2014	Registered Agreement to Sell executed by and between Lodha Developers Private Limited as the Company of the First Part AND Shah Hemant and Shah Krina as the Purchasers of the Second Part, in respect of Flat No. 1703, duly registered with the Sub Registrar Office of Assurance at Thane-2 under Sr. No. TNN2-790/2014 dated 28.01.2014	Photocopy	Photocopy
3.	28.01.2014	Registration Receipt No. 901 issued by Sub Registrar Office of Assurance at Thane-2	Photocopy	Photocopy
4.	28.01.2014	Index II under Sr. No. 790/2014 issued by Sub Registrar Office of Assurance at Thane-2	Photocopy	Photocopy
5.	24.12.2013	Commencement Certificate bearing No. S06/0032/09/TMC/TD D/1048/13 issued by Thane Municipal Corporation (Platino Wing A, B, C: Ground + 22 Floors)	Photocopy	Photocopy
6.	-	Order in the High Court of Judicature at Bombay of Company Scheme Petition No. 424 of 2013 Connected with Company Summons for Direction No. 370 of 2013	Photocopy	Photocopy
7.	03.11.2012	NA Permission bearing No. MAHSUL/K-1/T-1/NAP/Village-	Photocopy	Photocopy



		Bhayanderpada//Taluk a And District Thane/SR-85/12 issued by Collector of Thane		
8.	01.09.2018	Share Certificate No. 69 bearing distinctive nos. 341 to 345 issued by Society in the name of Shah Hemant and Mrs. Krina Hemant Shah	Photocopy	Photocopy
9.	18.02.2017	Possession Receipt issued by Lodha Developers Pvt. Ltd. in respect of Flat No. 1703	Photocopy	Photocopy
10.	-	7/12 Extract	Photocopy	Photocopy
11.		Typical Floor Plan	Photocopy	Photocopy
12.	16.10.2012	Title Report issued by Pradip Garach (Advocate)	Photocopy	Photocopy
7	a	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 receipts along with the TIR.) (HL : If the value of loan => Rs.1 crore and in case of commercial loans irrespective of the loan component)	Not applied,	no instructions.
	b	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, the matter should be handled more diligently & cautiously).	Not Verified	
8	a	Whether the records of registrar office or revenue authorities relevant to the property in question are available for	Yes,	verification of documents on online portal available from the

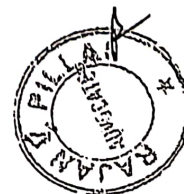


		verification through any online portal or computer system?	year 2002 onwards
	b	If such online/computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.	Yes
	c	Whether the genuineness of the stamp paper is possible to be got verified from any online portal and if so whether such verification was made?	Not possible
	d	Whether proper registration of documents completed. Details thereof to be provided.	Yes, registration of documents completed in Sub-Registrar Assurance Thane mentioned in flow of title
9	a	Property offered as security falls within the jurisdiction of which sub-registrar office?	Sub-Registrar office at Thane
	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?	Sub-Registrar office at Thane
	c	Whether search has been made at all the offices named at (b) above?	Yes, SRO at Thane
	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?	Not found multiple documents.
10	a	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.	<b>As per Annexure- I.</b>
	b	Wherever Minor's interest or other clog on title is involved, search should be	No Minor's interest stated in the title deeds



		made for a further period, depending on the need for clearance of such clog 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)	
	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 reasons for coming to such conclusion.	Not Applicable
11	a	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.)	Ownership rights of Flat
		<b>If Ownership Rights,</b>	<b>Yes</b>
	a	Details of the Conveyance Documents	Agreement for sale yet to be execute
	b	Whether the document is properly stamped.	Yet to be paid
	c	Whether the document is properly registered.	Yet to be registered
		<b>If leasehold, whether;</b>	<b>No</b>
	a	The Lease Deed is duly stamped and registered	Not applicable
	b	The 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	Not applicable

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	deed permits sub-leasing and mortgage by Sub-Lessee also.	
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
	<b>If Govt. grant/ allotment/Lease-cum/Sale Agreement / Occupancy / Inam Holder / Allottee etc, whether;</b>	<b>No</b>
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	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
	<b>If occupancy right, whether;</b>	<b>No.</b>
a	Such right is heritable and transferable,	Not Applicable
b	Mortgage can be created.	Not Applicable
12	<b>Has the property been transferred by way of Gift/Settlement Deed</b>	<b>No</b>
a	The Gift/Settlement Deed is duly stamped and registered;	Not Applicable
b	Whether there is any restriction on the Donor in executing the gift/settlement deed in question?	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 separate writing or by	Not Applicable

		implication or by actions?	
	e	Whether the Donee is in possession of the gifted property?	Not Applicable
	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;	Not Applicable
	G	Any other aspect affecting the validity of the title passed through the gift/settlement deed.	Not Applicable
13		<b>Has the property been transferred by way of partition / family settlement deed</b>	<b>No.</b>
	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.	Not Applicable
	d	Whether the partition made is valid in law and the mortgagor has acquired a mortgageable 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		<b>Whether the title documents include any testamentary documents /wills?</b>	<b>No.</b>

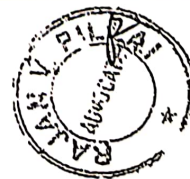




	a	In case of wills, whether the will is registered will or unregistered will?	Not Applicable
	b	Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	Not Applicable
	c	Whether the property is mutated on the basis of will?	Not Applicable
	d	Whether 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 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
15		<b>Whether the property is subject to any wakf rights / belongs to church / temple or any religious / other institutions</b>	<b>No</b>
	a	any restriction in creation of charges on such properties?	Not Applicable
	b	Precautions/ permissions, if any in respect of the above cases for creation of mortgage?	Not Applicable
16	a	Where the property is a HUF/joint family property?	<b>No.</b>
	b	Whether 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



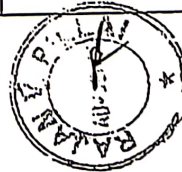
17	c	Please also comment on any other aspect which may adversely affect the validity of security in such cases?	Not Applicable
	a	Whether the property belongs to any trust or is subject to the rights of any trust?	No.
	b	Whether the trust is a private or public trust and whether trust deed specifically 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 an Agricultural land	No
	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?	No
19	a	Whether the property is affected by any local laws or special enactments or other regulations having a bearing on the security creation / mortgage (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ	No



		regulations, Costal Zone Regulations, Environmental Clearance, etc.)?	
	b	Additional aspects relevant for investigation of title as per local laws.	No
20	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 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?	Not Found any litigation
	b	If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	Not applicable
	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
22	a	In case of partnership firm, whether the property belongs to the firm and the deed is properly registered?	No.
	b	Property belonging to partner(s), 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 Board resolution, authorisation to create mortgage/execution of documents, Registration of any prior charges with the Company Registrar (ROC), Articles	No



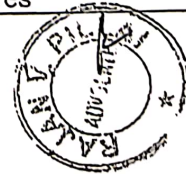
		of Association /provision for common seal etc.	
	b/1	Whether the property (to be mortgaged) is purchased by the above Company from any other Company or Limited Liability Partnership (LLP) firm ? Yes / No.	Not Applicable
	b/2	If yes, whether the search of charges of the property (to be mortgaged) has been carried out with Registrar of Companies (RoC) in respect of such vendor company /LLP (seller) and the vendee company (purchaser) ?	Not Applicable
	b/3	Whether the above search of charges reveals any prior charges/encumbrances, on the property (proposed to be mortgaged) created by the vendor company (seller) ?	Not Applicable
	b/4	If the search reveals encumbrances / charges, whether such charges / encumbrances have been satisfied?	Not Applicable
24		In case of Societies, Association, the required authority/power to borrow and whether the mortgage can be created, and the requisite resolutions, bye-laws.	Not Applicable
25	a	Whether any POA is involved in the chain of title during the period of search?	No
	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
		In case the title document is executed by the POA holder, please clarify	Not Applicable





	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 Unit 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).	
c	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.	Not Applicable
d	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?  ii) Whether the POA is a registered one?  iii) Whether the POA is a special or general one?  iv) Whether the POA contains a specific authority for execution of title document in question?	Not Applicable  Not Applicable  Not Applicable  Not Applicable
e	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
f	Please comment on the genuineness of POA?	Not Applicable
g	The unequivocal opinion on the enforceability and validity of the POA.	Not Applicable

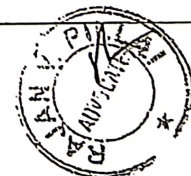
26		Whether mortgage is being created by a POA holder, check genuineness of the Power of Attorney and the extent of the powers given therein and whether the same is properly executed/ stamped/ authenticated in terms of the Law of the place, where it is executed.	Not Applicable
27	I	<b>If the property is a flat/apartment or residential/commercial complex</b>	<b>Residential Flat</b>
	a	Promoter's/Land owner's title to the land/ building;	Not applicable
	b	Development Agreement/Power of Attorney;	Not applicable
	c	Extent of authority of the Developer/builder;	Not applicable
	d	Independent title verification of the Land and/or building in question;	Yes conducted the search from 1995 to 2024 (30 years)
	e	Agreement for sale (duly registered);	Agreement for sale is yet to be executed
	f	Payment of proper stamp duty;	To be paid
	g	Requirement of registration of sale agreement, development agreement, POA, etc.;	To be registered
	h	Approval of building plan, permission of appropriate/local authority, etc.;	Yes
	i	Conveyance in favour of Society/ Condominium concerned;	Not Applicable
	j	Occupancy Certificate/allotment letter/letter of possession;	To be Obtained
	k	Membership details in the Society etc.;	Yes, Membership of Society.
	l	Share Certificates;	Share Certificate No. 69 bearing distinctive nos. 341 to 345 issued by Society in the name of Shah Hemant and Mrs. Krina Hemant Shah dated 01.09.2018
	m	No Objection Letter from the Society;	Yes, NOC to be obtained from Society
n	All legal requirements under the	Yes	



	local/Municipal laws, regarding ownership of flats / Apartments/Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.;	
o	Requirements, for noting the Bank charges on the records of the Housing Society, if any;	Upon creation of mortgage the charge of the bank to be noted in Society record.
p	If the property is a vacant land and construction is yet to be made, approval of layout and other precautions, if any.	No
q	Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.	Not applicable
II.A	Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act, 2016? Y/N.	Not applicable
II.B	Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished,	Not applicable
II.C	Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?	Not applicable
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?	Not applicable
28	Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof.	Not Applicable
29	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.	I have caused search for period 30 years form the 1995 to 2024 till date.



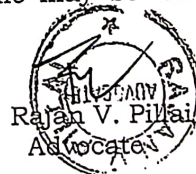
30		Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	Not applicable
31	a	Urban land ceiling clearance, whether required and if so, details thereon	Not applicable
	b	Whether No Objection Certificate under the Income Tax Act is required / obtained?	Not Applicable
32	a	Details of RTC extracts/mutation extracts/ Katha extract pertaining to the property in question.	Yes
	b	Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records?	Yes
33	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? (The property should be legally accessible through normal carriers to transport goods to factories / houses, as the case may be).	Yes
34	a	Whether the property can be identified from the following documents, a) Document in relation to electricity connection; b) Document in relation to water connection; c) Document in relation to Sales Tax Registration, if any applicable; d) Other utility bills, if any.	Not Applicable
	b	Discrepancy/doubtful circumstances, if any revealed on such scrutiny?	Not Applicable
35	a	Whether the documents i.e. Valuation report / approved sanction plan reflect / indicate any difference / discrepancy in the boundaries in relation to the Title Document / other document. (If the valuation report and /or approved plan are not available at the time of preparation of TIR, please provide these	Not provided valuation report



		comments subsequently, on receipt of the same).	
36	a	Whether the Bank will be able to enforce SARFAESI Act, if required against the property offered as security?	Yes Property is SARFESI compliant
	b	<b>Property is SARFAESI compliant (Y/N)</b>	<b>YES</b>
37	a	Whether original title deeds are available for creation of equitable mortgage	Yes
	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.	For creation of Equitable Mortgage 0.3% stamp duty is mandatory, and upon creation of the Mortgage Notice of Intimation to be registered with Concerned SRO with in 30 days  The Bank to ensure that the Charge of Bank to noted in the record of Society.
39		The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Mr. Harish Kumar Bajaj and Mrs. Poonam Bajaj (Intending Purchaser)

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

Date: 10.04.2024  
Place: Mumbai





**Ann. I**

**Flow of Title**

I have investigated the title **Flat No. 1703**, on the 17<sup>th</sup> floor, Wing A, admeasuring about 848 Sq. Ft. (Carpet area) along with One Car Parking No. P2-205, in the Building known as "**PLATINO-A**", in the Complex known as "**LODHA SPLENDORA**" and in the Society known as Platino A B, Vivant G CHSL, situated at Lodha Splendor, G. B. Road, Thane West, 400 615, constructed on land bearing Survey No. 3/9, 108/8, 107/3, 3/6, 106/1, 109/14, Old Survey No. 197/1, New Survey No. 100/1 of Village Bhayander Pada, Taluka and District Thane, in the registration District and Sub-District of Thane and within the limits of Thane Municipal Corporation. and upon perusal of the documents submitted before me more, I have to state as follows:

1. It is observed from the documents submitted before me that Lodha Developers Private Limited was absolutely seized and possessed of or well and sufficiently entitled to all that piece and parcel of land bearing Survey No. 3/9, 108/8, 107/3, 3/6, 106/1, 109/14, Old Survey No. 197/1, New Survey No. 100/1 of Village Bhayander Pada, Taluka and District Thane, in the registration District and Sub-District of Thane and within the limits of Thane Municipal Corporation
2. It is observed from the documents submitted before me that the said NA Permission bearing No. MAHSUL/K-1/T-1/NAP/Village-Bhayanderpada//Taluka And District Thane/SR-85/12 dated 03.11.2012 issued by Collector of Thane for non agricultural use on the said plot of land.
3. It is observed from the documents submitted before me that the said Lodha Developers Private Limited has also obtained Commencement Certificate bearing No. S06/0032/09/TMC/TDD/1048/13 dated 24.12.2013 issued by Thane Municipal Corporation (Platino Wing A, B, C: Ground + 22 Floors) for constructing building on the said property.
4. It is observed from the documents submitted before me that the said HGP Community Private Limited has constructing building in the name of "**PLATINO-A**", in the Complex known as "**LODHA SPLENDORA**" on the said plot of land.
5. It is observed from the documents submitted before me that the Agreement to Sell dated 16.01.2014 executed by and between Lodha Developers Private Limited as the Company of the First Part AND Shah Hemant and Shah Krina as the Purchasers of the Second Part, the said Lodha Developers Private Limited had agreed to sell and transfer the **Flat No. 1703**, on the 17<sup>th</sup> floor, Wing A,



admeasuring about 848 Sq. Ft. (Carpet area) along with One Car Parking No. P2-205, in the Building known as "PLATINO-A", in the Complex known as "LODHA SPLENDORA", situated at Lodha Splendor, G. B. Road, Thane West, 400 615, constructed on land bearing Survey No. 3/9, 108/8, 107/3, 3/6, 106/1, 109/14, Old Survey No. 197/1, New Survey No. 100/1 of Village Bhayander Pada, Taluka and District Thane, in the registration District and Sub-District of Thane and within the limits of Thane Municipal Corporation to Shah Hemant and Shah Krina for the consideration and on the terms and conditions mentioned therein. The Agreement to Sell dated 16.01.2014, duly registered with the Sub Registrar Office of Assurance at Thane-2 under Sr. No. TNN2-790/2014 dated 28.01.2014.

6. It is further observed from the documents submitted before me that the Society has registered in the name of Platino A B, Vivant G CHSL under Reg. No. TNA/(TNA)/HSG/(TC)/30149 dated 09.01.2018. The said Society has issued Share Certificate No. 69 bearing distinctive nos. 341 to 345 in the name of Shah Hemant and Mrs. Krina Hemant Shah dated 01.09.2018
7. It is further observed from the documents submitted before me that by virtue of the Mr. Harish Kumar Bajaj and Mrs. Poonam Bajaj had intend to purchase the Flat No. 1703, on the 17<sup>th</sup> floor, Wing A, admeasuring about 848 Sq. Ft. (Carpet area) along with One Car Parking No. P2-205, in the Building known as "PLATINO-A", in the Complex known as "LODHA SPLENDORA" and in the Society known as Platino A B, Vivant G CHSL, situated at Lodha Splendor, G. B. Road, Thane West, 400 615, constructed on land bearing Survey No. 3/9, 108/8, 107/3, 3/6, 106/1, 109/14, Old Survey No. 197/1, New Survey No. 100/1 of Village Bhayander Pada, Taluka and District Thane, in the registration District and Sub-District of Thane and within the limits of Thane Municipal Corporation from Mr. Hemant Shah and Mrs. Krina Shah and upon payment of proper stamp duty and execution of the proposed Agreement for Sale before the competent authority, the said Mr. Harish Kumar Bajaj and Mrs. Poonam Bajaj will became legal owner of Flat No. 1703.

In view of the aforementioned I opine that the Mr. Harish Kumar Bajaj and Mrs. Poonam Bajaj will get quiet, vacant and peaceful possession of the captioned Flat upon payment of proper stamp duty and execution of the proposed Agreement for sale before the competent authority and also will have clear, valid and marketable title free from all encumbrances.



## Annexure – C: Certificate of Title

1. I have examined the Xerox copy of title deed and other documents more particularly mentioned on the clause 4 herein above 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:
2. 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.
3. 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.
4. In case of loans to Housing Projects/Approval of Housing projects or Home loans for Flats in housing projects, I Confirm having made the search of the proposed development site and state that it is not in prohibited / regulated area under the Ancient Monuments and Archaeological Sites and Remains Act 2010 and prior permission has been obtained from NMA [National Monuments Authority] Wherever required. - NA
5. There are no prior Mortgage/ Charges/ encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period 30 years (year 1995 to 2024 till date) pertaining to the Immovable Property/(ies) covered by above said Title Deeds Property is free from all encumbrance,
6. The bank will be deriving the first charge over the property upon creation of mortgage.
7. There is no minor's charge in the said property.
8. The mortgage can be created and the same will be perfect and available to the bank, for the liability of the intending borrowers Mr. Harish Kumar Bajaj and Mrs. Poonam Bajaj.



9. I certify that Mr. Harish Kumar Bajaj and Mrs. Poonam Bajaj (Intending Purchaser) will have absolute, clear and marketable title over the Schedule property/(ies) Flat. I further certify that the above title deeds are genuine and a valid mortgage been created and the said Mortgage would be enforceable, subject to payment of proper stamp duty and execution of the proposed Agreement for sale before the competent authority.

10. In case of Creation of Mortgage by Deposit of title deeds, the said Mr. Harish Kumar Bajaj and Mrs. Poonam Bajaj (Intending Purchaser) have to deposit following title deeds and a valid and enforceable mortgage can be created.

Sr. No.	Date	Name/ Nature of the Documents	Original /Certified copy /certified extract/photo copy, etc.
1.		Registered Agreement for Sale executed by and between Mr. Hemant Shah and Mrs. Krina Shah as the Proposed Transferors of the First Part AND Mr. Harish Kumar Bajaj and Mrs. Poonam Bajaj as the Proposed Transferees of the Second Part, in respect of Flat No. 1703	Original
2.		Registration Receipt issued by SRO	Original
3.		Stamp Duty	Original
4.		Index II issued by SRO	Original
5.	16.01.2014	Registered Agreement to Sell executed by and between Lodha Developers Private Limited as the Company of the First Part AND Shah Hemant and Shah Krina as the Purchasers of the Second Part, in respect of Flat No. 1703, duly registered with the Sub Registrar Office of Assurance at Thane-2 under Sr. No. TNN2-790/2014 dated 28.01.2014	Original
6.	28.01.2014	Registration Receipt No. 901 issued by Sub Registrar Office of Assurance at Thane-2	Original
7.	28.01.2014	Index II under Sr. No. 790/2014 issued by Sub Registrar Office of Assurance at Thane-2	Original
8.	18.02.2017	Possession Receipt issued by Lodha	Original



		Developers Pvt. Ltd. in respect of Flat No. 1703	
9.	01.09.2018	Share Certificate No. 69 bearing distinctive nos. 341 to 345 issued by Society in the name of Shah Hemant and Mrs. Krina Hemant Shah	Original
10.		NOC issued by Society in favour of State Bank of India for creation of mortgage of Flat No. 1703	Original
11.	24.12.2013	Commencement Certificate bearing No. S06/0032/09/TMC/TDD/1048/13 issued by Thane Municipal Corporation (Platino Wing A, B, C: Ground + 22 Floors)	Photocopy
12.		Occupancy Certificate issued by Thane Municipal Corporation	Photocopy
13.	-	Order in the High Court of Judicature at Bombay of Company Scheme Petition No. 424 of 2013 Connected with Company Summons for Direction No. 370 of 2013	Photocopy
14.	03.11.2012	NA Permission bearing No. MAHSUL/K-1/T-1/NAP/Village-Bhayanderpada//Taluka And District Thane/SR-85/12 issued by Collector of Thane	Photocopy
15.	-	Latest Property Tax Receipt /Bill in respect of Flat No. 1703	Photocopy
16.		Latest Electricity Bill in respect of Flat No. 1703	Photocopy
17.		Latest Maintenance Bill in respect of Flat No. 1703	Photocopy

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

12. It is certified that the property is SARFAESI compliant.

SCHEDULE OF THE PROPERTY (IES)

**Flat No. 1703**, on the 17<sup>th</sup> floor, Wing A, admeasuring about 848 Sq. Ft. (Carpet area) along with One Car Parking No. P2-205, in the Building known as "PLATINO-A", in the Complex known as "LODHA SPLENDORA" and in the Society known as Platino A B, Vivant G CHSL, situated at Lodha Splendor, G. B. Road, Thane West, 400 615,



constructed on land bearing Survey No. 3/9, 108/8, 107/3, 3/6, 106/1, 109/14, Old Survey No. 197/1, New Survey No. 100/1 of Village Bhayander Pada, Taluka and District Thane, in the registration District and Sub-District of Thane and within the limits of Thane Municipal Corporation.

Date : 10.04.2024



Note: The above Title Investigation report is issued upon perusal /scrutiny of the documents submitted to me and also based on the search report submitted by my Search Clerk. In order to corroborate the details mentioned in the report and the factual position, it is suggested that the Bank Official may visit the premises intended to be mortgaged and confirm the factual position. Further, from the search conducted at the Sub-Registrar's Office at Thane the search report reveals that some of the indexes are either torn or not maintained properly and the remaining index does not show any adverse encumbrance in respect of Captioned property.







CHALLAN  
MTR Form Number-6



GRN	MH000478480202425E	BARCODE	[Barcode]				Date	10/04/2024-18:13:45	Form ID	
Department	Inspector General Of Registration				Payer Details					
Type of Payment	Search Fee Other Items				TAX ID / TAN (If Any)					
					PAN No.(If Applicable)					
Office Name	THN2_THANE 2 JOINT SUB REGISTRAR				Full Name	Rajan V Pillai				
Location	THANE									
Year	2024-2025 One Time				Flat/Block No.					
Account Head Details		Amount In Rs.		Premises/Building						
0030072201 SEARCH FEE		750.00		Road/Street						
				Area/Locality						
				Town/City/District						
				PIN						
				Remarks (If Any)	Flat No 1703 Platino A B, Vivant G CHSL Survey No 3/9					
				Amount In	Seven Hundred Fifty Rupees Only					
Total		750.00		Words						
Payment Details		STATE BANK OF INDIA			FOR USE IN RECEIVING BANK					
Cheque/DD Details		Bank CIN	Ref. No.	00040572024041022231	IK0CSFIJE9					
Cheque/DD No.		Bank Date	RBI Date	10/04/2024-18:24:15	Not Verified with RBI					
Name of Bank		Bank-Branch		STATE BANK OF INDIA						
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  
सदर चलन "टाइप ऑफ पेमेंट" मध्ये नमुद कारणासाठीच लागू आहे. इतर कारणासाठी किंवा नोंदणी न करावयाच्या दस्त्यासाठी लागू नाही.  
Mobile No. : 9819474838



**RAJAN V PILLAI  
ADVOCATE**

313/316, Biry House, 3<sup>rd</sup> Floor, 265, Bazar Gate Street, Fort,  
Mumbai 400 001. Tele: 022-47779791 Cell: 9819474838

**SEARCH REPORT**

Date: 10.04.2023

Re: Investigation of Title of the Property situated at **Flat No. 1703**, on the 17<sup>th</sup> floor, Wing A, admeasuring about 848 Sq. Ft. (Carpet area) along with One Car Parking No. P2-205, in the Building known as "**PLATINO-A**", in the Complex known as "**LODHA SPLENDORA**" and in the Society known as Platino A B, Vivant G CHSL, situated at Lodha Splendor, G. B. Road, Thane West, 400 615, constructed on land bearing Survey No. 3/9, 108/8, 107/3, 3/6, 106/1, 109/14, Old Survey No. 197/1, New Survey No. 100/1 of Village Bhayander Pada, Taluka and District Thane, in the registration District and Sub-District of Thane and within the limits of Thane Municipal Corporation.

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Shah Hemant and Shah Krina  
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I have caused to taken out the search in the offices of the Sub-Registrar of Assurances at Thane S.R.O. from the year 1995 to 2024 (30 Years).

During the course of my searches the following details were found.

1995 - No Entry  
1996 - No Entry  
1997 - No Entry  
1998 - No Entry  
1999 - No Entry  
2000 - No Entry  
2001 - No Entry  
2002 - No Entry  
2003 - No Entry  
2004 - No Entry  
2005 - No Entry  
2006 - No Entry  
2007 - No Entry  
2008 - No Entry  
**2009 -Entry**

**Entry for the year 2009 as per the online Index II**





Mortgage Deed

Schedule : land bearing Survey No. 3/9, 108/8, 107/3, 3/6, 106/1, 109/14, Old Survey No. 197/1, New Survey No. 100/1 of Village Bhayander Pada, Taluka and District Thane, In the registration District and Sub-District of Thane and within the limits of Thane Municipal Corporation

Name of the Party

Cowtown land Development Pvt. Ltd.  
Lodha Dwellers Pvt. Ltd.  
Lodha Novel Buildfarms Pvt. Ltd.  
And  
Housing Development Finance  
Corporation Ltd.

Execution Date

: 10.07.2009

Registration Date

: 12.08.2009

Registration Number

: TNN2-07158/2009

2010 - No Entry

**2011 -Entry**

**Entry for the year 2011 as per the online Index II**

Mortgage Deed

Schedule : land bearing Survey No. 3/9, 108/8, 107/3, 3/6, 106/1, 109/14, Old Survey No. 197/1, New Survey No. 100/1 of Village Bhayander Pada, Taluka and District Thane, in the registration District and Sub-District of Thane and within the limits of Thane Municipal Corporation

Name of the Party

Cowtown land Development Pvt. Ltd.  
Lodha Dwellers Pvt. Ltd.  
Lodha Novel Buildfarms Pvt. Ltd.  
Mangal Prabhat Lodha  
And  
Housing Development Finance  
Corporation Ltd.

Execution Date

: 07.01.2011

Registration Date

: 07.01.2011

Registration Number

: TNN2-00236/2011

2012 -No Entry

Mortgage Deed

Schedule : land bearing Survey No. 3/9, 108/8, 107/3, 3/6, 106/1, 109/14, Old Survey No. 197/1, New Survey No. 100/1 of Village Bhayander Pada, Taluka and District Thane, In the registration District and Sub-District of Thane and within the limits of Thane Municipal Corporation

Name of the Party Cowtown land Development Pvt. Ltd.  
Lodha Dwellers Pvt. Ltd.  
Lodha Novel Buildfarms Pvt. Ltd.  
And  
Housing Development Finance Corporation Ltd.  
Execution Date : 10.07.2009  
Registration Date : 12.08.2009  
Registration Number : TNN2-07158/2009

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2010 - No Entry  
2011 -Entry

**Entry for the year 2011 as per the online Index II**

Mortgage Deed

Schedule : land bearing Survey No. 3/9, 108/8, 107/3, 3/6, 106/1, 109/14, Old Survey No. 197/1, New Survey No. 100/1 of Village Bhayander Pada, Taluka and District Thane, in the registration District and Sub-District of Thane and within the limits of Thane Municipal Corporation

Name of the Party Cowtown land Development Pvt. Ltd.  
Lodha Dwellers Pvt. Ltd.  
Lodha Novel Buildfarms Pvt. Ltd.  
Mangal Prabhat Lodha  
And  
Housing Development Finance Corporation Ltd.  
Execution Date : 07.01.2011  
Registration Date : 07.01.2011  
Registration Number : TNN2-00236/2011

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2012 -No Entry



## 2013-Entry

### Entry for the year 2013 as per the online Index II

#### Mortgage Deed

Schedule : land bearing Survey No. 3/9, 108/8, 107/3, 3/6, 106/1, 109/14, Old Survey No. 197/1, New Survey No. 100/1 of Village Bhayander Pada, Taluka and District Thane, in the registration District and Sub-District of Thane and within the limits of Thane Municipal Corporation

Name of the Party	Cowtown land Development Pvt. Ltd. Lodha Dwellers Pvt. Ltd. Lodha Novel Buildfarms Pvt. Ltd. And Housing Development Finance Corporation Ltd.
Execution Date	: 05.02.2013
Registration Date	: 05.02.2013
Registration Number	: TNN2-1178/2013

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## 2014 -Entry

### Entry for the year 2014 as per the online Index II

#### Agreement of Assignment

Schedule : **Flat No. 1703**, on the 17<sup>th</sup> floor, Wing A, admeasuring about 848 Sq. Ft. (Carpet area) along with One Car Parking No. P2-205, in the Building known as "**PLATINO-A**", in the Complex known as "**LODHA SPLENDORA**" and in the Society known as Platino A B, Vivant G CHSL, situated at Lodha Splendor, G. B. Road, Thane West, 400 615, constructed on land bearing Survey No. 3/9, 108/8, 107/3, 3/6, 106/1, 109/14, Old Survey No. 197/1, New Survey No. 100/1 of Village Bhayander Pada, Taluka and District Thane, in the registration District and Sub-District of Thane and within the limits of Thane Municipal Corporation

Name of the Party	Lodha Developers Private Limited And Shah Hemant and Shah Krina
Execution Date	: 16.01.2014
Registration Date	: 16.01.2014
Registration Number	: TNN2-790/2014

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2015- No Entry  
2016- No Entry  
2017- No Entry  
2018- No Entry  
2019- No Entry  
2020- No Entry  
2021- No Entry  
2022- No Entry  
2023- No Entry  
2024- No Entry

Note: I have taken online E-Search at SRO Thane Manual & Computer Records from 1995 to 2024.



Advocate, High Court