



## ADV. RACHANA MARWAL

Shop No. FB 61, First Floor, High Street Mall,  
Kapurhawadi, Thane (west) 400607

Annexure – B

### TITLE INVESTIGATING REPORT (TIR)

1.	a.	Name of the Branch/ Business Unit/Office seeking opinion.	State Bank of India, Vasai Branch
	b.	Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	-----
	c.	Name of the Borrower	SHRI. NANDKUMAR KONDU GANDHE, SHRI. HARSHAD NANDKUMAR GANDHE
2.	a.	Name of the unit /concern/ company/ person offering the Property / (ies) as security	SHRI. NANDKUMAR KONDU GANDHE, SHRI. HARSHAD NANDKUMAR GANDHE
	b.	Constitution of the unit/concern/ person/ body/ authority offering the property for creation of charge.	Individual/s
	c.	State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Owner / Mortgagor/ Borrowers
3.		Complete or full description of the immovable property/ (ies) offered as security including the following details.	All that piece and parcel of land bearing i) Old Survey No. 221/2, Paiki (CTS No. 875), New Survey no. 221/18 paiki adm. 0 H-40R-0P, ii) Old Survey No. 267/3, New Survey No. 267/3/A, adm. 0 H-15R-25P situate at Revenue Village Wada, Tal. Wada & Dist. Palghar
	a.	Survey No.	i) Old Survey No. 221/2, Paiki (CTS No. 875), New Survey no. 221/18 paiki adm. 0 H-40R-0P, ii) Old Survey No. 267/3, New Survey No. 267/3/A, adm. 0 H-15R-25P
	b.	Door/House no. (in case of house property)	-----
	c.	Extent/ area including plinth/ built up area in case of house property	i) Old Survey No. 221/2, Paiki (CTS No. 875), New Survey no. 221/18 paiki adm. 0 H-40R-0P, ii) Old Survey No. 267/3, New Survey No. 267/3/A, adm. 0 H-15R-25P
	d.	Locations like name of the place, village, city, registration, sub-district etc. Boundaries	Revenue Village Wada, Tal. Wada & Dist. Palghar.
4.	a.	Particulars of the documents scrutinized-serially and Chronologically.	As per annexure I
	b.	Nature of documents verified and as to whether they are Originals or certified copies or registration extracts duly certified. Note: Only originals or certified extracts from the Registering/ land/ revenue/ other authorities be examined.	Mentioned below
5.		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	No instruction from bank



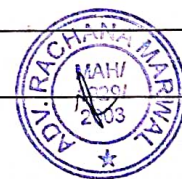
		and relevant fee receipts along with the TIR.)	
		b) i) Whether all pages in the certified copies of title documents which are obtained directly from Sub-Registrar's office have been verified page by page with the original documents submitted?	Not Applicable
		b) ii) Where the certified copies of the title documents are not available, the copy provided should be compared with the original to ascertain whether the total page numbers in the copy tally page by page with the original produced. (In case originals title deed is not produced for comparing with the certified or ordinary copies should be handled more diligently & cautiously).	Not Applicable
6.	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.	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
7.	a.	a) Property offered as security falls within the jurisdiction of which sub-registrar office?	Wada
	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
	c.	Whether search has been made at all the offices named at (b) above?	Yes
	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
8.		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. And wherever Minor's interest or other clog on title is involved, search should be 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)	As per Ann. II, Search from 1992to 2021
9.		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
10.		If leasehold, whether :	No.
	a.	Lease Deed is duly stamped and registered.	Not Applicable



	b.	Lessee is permitted to mortgage the Leasehold right	Not Applicable
	c.	Duration of Lease / unexpired period of lease	Not Applicable
	d.	If, a sub/lease, check the lease deed in favor of Lessee as to whether Lease Deed permits sub-leasing and mortgage by Sub-Lessee also.	Not Applicable
	e.	Whether the leasehold rights for the creation of any super structure (if applicable) Right to get renewal of Lease right and nature therefore	Not Applicable
11.		If Govt. grant / allotment/ lease-cum / sale agreement, whether :- Grant / agreement , etc. provides for alienable rights to the mortgagor with or without conditions, the mortgagor is competent to create charge on such property, whether 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
12.		If occupancy rights, whether :	---
	A	Such Right is heritable and transferable	Not Applicable
	b.	Mortgage can be created.	Not Applicable
13.		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.	No
14		If the property has been transferred by way of Gift/ Settlement Deed, whether :	No
	a.	The Gift/Settlement Deed is duly stamped and registered;	Not Applicable
	b.	The Gift/Settlement Deed has been attested by two witnesses;	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	Not Applicable
	e.	Whether there is any restriction on the executing the Gift/settlement Deed in question:	Not Applicable
	f.	Whether the Donee is in possession of the gifted property:	Not Applicable
	g.	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
	h.	<b>Any other aspect affecting the validity of the title passed through Gift/Settlement Deed</b>	Not Applicable
15.	a.	In case of partition/family settlement deeds, whether the original deed is available for deposit. If not the modality/procedure to be followed to create a valid and enforceable mortgage.	No
	b.	Whether mutation has been effected and whether the mortgage is in possession and enjoyment of his share.	Not Applicable
	c.	Whether the partition made is valid in law and the mortgagor has acquired a mortgage able title thereon.	Not Applicable



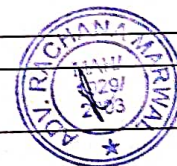
	d.	In respect of partition by a degree of court, whether such degree has become final and all other conditions/formalities are completed /complied with.	Not Applicable
	e.	Whether any of the documents in question are executed in counterparts or in more than one set? If so, additional precautions to be taken for avoiding multiple mortgages?	Not Applicable
16.		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.	<b>(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.)</b>	Not Applicable
17.	a.	Whether the property is subject to any wakf rights?	No
	b.	Whether the property belongs to church /temple or any religious/other institutions having any restriction in creation of charges on such properties?	No
	c.	Precautions/permissions, if any in respect of the above cases for creation of mortgage?	Not Applicable
18.	a.	Where the property is a HUF/joint family property, mortgage is created for family benefit /legal necessity, whether the Major Co-parceners have no objection/join in execution, minor's share if any, rights of female members etc.	No
	b.	Please also comment on any other aspect which may adversely affect the validity of security in such cases?	Not Applicable
19.	a.	Whether the property belongs in 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 so 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
20.	a.	If the property is Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage.	N.A. Permission is on record



	b.	In case of agricultural property other relevant records /documents as re 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
21		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
22.	a.	Whether the property is subject to any pending or proposed land acquisition proceeding?	No
	b.	Whether any search/enquiry is made with the Land Acquisition office and the outcome of such search/enquiry	No
23.	a.	Whether the property is involved in or subject matter of any litigation which is pending or concluded?	No litigation is found
	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/markings.	No court seal or marking found on the documents submitted to me
24.	a.	In case the 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 hotchpots? 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
25.		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.	Not Applicable
		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.	Not Applicable
		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)?	Not Applicable
		iii) Whether the above search of charges reveals any prior charges/encumbrances,	Not Applicable



		<b>on the property (proposed to be mortgaged) created by the vendor company (seller)? Yes / No.</b>	
		<b>iv) If the search reveals encumbrances / charges, whether such charges/ encumbrances have been satisfied? Yes/No</b>	Not Applicable
26.		In case of Societies, Association the required authority /power to borrower and whether the mortgage can be created, and the requisite resolutions, byelaws	No
27.	a.	Whether any POA is involved in the chain of title?	No
	b.	Whether the POA involved in 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 Agreement-Cum-Power of Attorney. If so, please clarify whether the same is a registered and hence it has created as 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, NOC's, Agreements of Sale, Sale Deeds, etc. in favour of buyers of flat /units (Builder's POA) or (ii) other type of POA (Common POA).	No
	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.	Not Applicable
	e.	In case of Common POA (i.e. POA other than Builder's POA), please clarify the following classes in respect of POA. Whether the original POA is certified and the title investigation is done on the basis of original POA? Whether the POA is a registered one? Whether the POA is a special or general one? 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
28.		Whether mortgage is being created by a POA holder, check genuineness of the Power of Attorney and the extent of the powers forgiven therein and whether the same is	Not Applicable



		properly executed/ stamped/authenticated in terms of the law of the place, where it is executed?	
29		If the property is a Unit/ flat/ apartment or residential/commercial complex, check and comment on the following:	Land
	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:	Not Applicable
	e.	Agreement for sale (duly registered);	Not Applicable
	f.	Payment of proper stamp duty;	Not Applicable
	g.	Requirement of registration of sale agreement, development agreement, POA, etc;	Not Applicable
	h.	Approval of building plan, permission of appropriate/local authority, etc;	Not Applicable
	i.	Conveyance in favour of Society / Condominium concerned	Not Available
	j.	Occupancy certificate allotment letter / letter of possession	Not Applicable
	k.	Membership details in the Society etc.	Not Applicable
	l.	Share Certificates	Not Applicable
	m.	No objection letter from the Society	Not Applicable
	n.	All legal requirements under the local / municipal laws, regarding ownership of flats / Apartments / Building Regulations, Development Control Regulations, Cooperative Societies' Laws etc.	Not Applicable
	o.	Requirement, for noting the Bank charges on the records of the Housing Society, if any	Not Applicable
	p.	If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any	Not Applicable
	q.	Whether the numbering pattern of the units /flats tally in all documents such as approved plan, agreement plan, etc.	Not Applicable
30.		Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens, etc. are details thereof	Not Applicable
31.		The period covered under the encumbrances Certificate and the name of the person in whose favour the encumbrances is created and if so, satisfaction of charge, if say.	We have caused search for period from 1993 to 2022, presently mortgage in favour of <b>State Bank of India</b>
32.		Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	PI. Obtain Latest Municipal / Assessment, Tax Bill / receipt.
33.	a.	Urban Land & Ceiling Clearance, whether required and if so, details thereon.	No
	b.	Whether No Objection Certificate under The Income Tax Act is required/ obtained.	Undertaking to be obtained from the Mortgager that no proceeding are going on U/s 281 of IT Act
34.		Details of RTC extracts/mutation extracts/ Katha extracts pertaining to the property in question	Yes 7/12 extract is on the name of the Shri. Nandkumar Kondu Gandhe, Shri. Harshad Nandkumar Gandhe
35.		Whether the name of mortgagor is reflected as owner in the revenue/ municipal /village records?	yes



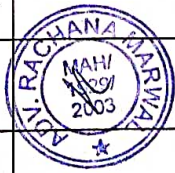
36.	a.	Whether the property offered as security is clearly demarcated?	Yes ✓
	b.	Whether the demarcation/partition of the property is legally valid?	Yes ✓
	c.	Whether the property has clear access as per documents? (The property should be legally accessible through normal carriers to transport goods to factories / houses, as the case may be).	Yes ✓
37.		Whether the property can be identified from the following documents, and discrepancy /doubtful circumstances, is any revealed on such scrutiny?	Yes ✓
	a.	Document in relation to electricity connection;	No
	b.	Document in relation to water connection;	No
	c.	Document in relation to Sales Tax Registration, if any applicable;	No
	d.	Other utility bills, if any,	Tax Paid Receipt.
38.		In respect of the boundaries of the property, whether there is a difference/discrepancy in any of the title documents or any other documents (such as valuation report, utility bills, etc.) or the actual current boundary? If so please elaborate/comment on the same.	No
39.		If the valuation report and/or approved/ sanctioned plans 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 making the same available to the advocate.	Valuation report not submitted
40.		Any bar/restriction for creation of mortgage under any local or special enactments, details of property registration of documents, payment of property stamp duty etc.	No ✓
41.		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)</b>	Yes ✓
42.		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 precaution to be taken by the Bank in this regard	Original Title Deeds is Available with State Bank of India ✓
43.		Whether the governing law/constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if nay to be taken in such cases	Not Applicable
44.		Additional aspects relevant for investigation of title as per local laws	Not Applicable
45.		Additional suggestions, if any to safeguard the interest of Bank/ensuring the perfection of security	Periodical visit from the Bank Officer and Banks charge to be noted with SRO & 7/12 Extract Kindly register your Registered Mortgage with CERSAI





46.		The specific persons who are required to create mortgage/to deposit documents creating mortgage.	SHRI. NANDKUMAR KONDU GANDHE, SHRI. HARSHAD NANDKUMAR GANDHE
47	a)	Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act, 2016? Y/N.	Not Applicable
	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
	c)	Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?	Not Applicable
	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

**Annexure I**  
**List of Documents**

Sl. No.	Date	Name/ Nature of the Document	Whether document is Original/ Certified copy/ True copy / photocopy, etc.	In case of copies, whether the original was scrutinized by the Advocate
1.		7/12 extracts	Photocopy	
2.		HakkachePatrak (Form 6)	Photocopy	
3.		Ferfar Extract, issued by the TalathiSaja, Wada (M.E. No. 4462 of S. no. 267/3 paiki)		
4.	09/05/1983	Layout Plan i.r.o. Survey no. 267/3 paiki approved by Sub Divisional Officer, Bhiwandi, Dist. Thane.	Photocopy	
5.	15/05/2012	Layout Plan Old Survey No. 221/2 paiki (CTS No. 875) & Survey No. 221/2 paiki (CTS No. 1559) approved by Sub Divisional Officer, Bhiwandi, Dist. Thane dated 15.05.2012	Photocopy	
6.	09/05/1983	N.A. Permission bearing No. BDN/AP/SR-158/83 issued by the Officer of the Sub Divisional Officer Bhiwandi Division Thane dated 09.05.1983	Photocopy	
7.	16/05/2012	N.A. Permission bearing No. Mahsul/K-1/T-2/NAP/SR-11/12 issued by Upper District Collector, Thane dated 16.05.2012	Photocopy	
8.	04/02/2010	Closure Letter from Maharashtra Gramin Bank dated 04.02.2010	Photocopy	
9.	04/08/2017	Closure Letter from Bassein Catholic Co-Op Bank Ltd dated 04.08.2017	Photocopy	

**Flow of Title**  
**Annexure II**

1. Whereas it is seen that All that piece and parcel of land bearing i) Old Survey No. 221/2, Paiki (CTS No. 875), New Survey no. 221/18 paiki adm. 0 H-40R-0P, situate at Revenue Village Wada, Tal. Wada & Dist. Palghar which was originally belonging to Shri Nandkumar Kondu Gandhe as Owner,
2. Whereas it is seen that N.A. Permission bearing No. BDN/AP/SR-158/83 issued by the Officer of the Sub Divisional Officer Bhiwandi Division Thane dated 09.05.1983
3. Whereas it is seen that ii) Old Survey No. 267/3, New Survey No. 267/3/A, adm. 0 H-40R-0P situate at Revenue Village Wada, Tal. Wada & Dist. Palghar which was originally belonging to Shri. Harshad Nandkumar Gandhe as Owner.
4. Whereas it is seen that the 7/12 extract for i) Old Survey No. 221/2, Paiki (CTS No. 875), New Survey no. 221/18 paiki adm. 0 H-40R-0P, in the name of Shri. Nandkumar Kondu Gande is maintained by the Talathi at Village Wada, Tal. Wada & Dist. Palghar.
5. Whereas it is seen that the 7/12 extract for ii) Old Survey No. 267/3, New Survey No. 267/3/A, adm. 0 H-40R-0P in the name of Shri. Harshad Nandkumar Gandhe is maintained by the Talathi at Village Wada, Tal. Wada & Dist. Palghar.
6. Whereas it is seen that, the said Old Survey No. 267/3, New Survey No. 267/3/A, adm. 0 H-40R-0P land is mortgaged with Thane Gramin Bank, Wada Branch & Gramin Bank, Wada Branch respectively.
7. Whereas it is seen that the Old Survey No. 221/2, Paiki (CTS No. 875), New Survey no. 221/18 paiki adm. 0 H-40R-0P, land is mortgaged with Bassin Catholic Co-op. Bank Ltd., Papadi Branch.
8. Whereas it is seen that Closure Letter from Maharashtra Gramin Bank dated 04.02.2010
9. Whereas it is seen that the Upper District Collector, Thane, Head Office at Jawahar, vide its N.A. Permission bearing No. Mahsul/K-1/T-2/NAP/SR-11/12, dt. 16.04.2012, issued necessary N.A. Permission bearing No. Mahsul/K-1/T-9/NAP/SR-72/200, in respect to the aforesaid pieces of land.
10. Whereas it is seen that Layout Plan Old Survey No. 221/2 paiki (CTS No. 875) & Survey No. 221/2 paiki (CTS No. 1559) approved by Sub Divisional Officer, Bhiwandi, Dist. Thane dated 15.05.2012
11. Whereas it is seen that N.A. Permission bearing No. Mahsul/K-1/T-2/NAP/SR-11/12 issued by Upper District Collector, Thane dated 16.05.2012
12. Whereas it is seen that Closure Letter from Bassein Catholic Co-Op Bank Ltd dated 04.08.2017



13. Whereas it is seen that Mortgage Deed dated 28.12.2017 executed between Harshad Nandkumar Gandhe, Nandkumar Gandhe to State Bank of India for property New Survey no. 221/18 paiki adm. 0 11-40R-0P, Old Survey No. 267/3, New Survey No. 267/3/A, adm. 0 11-41R-24P paiki 0.15.25 HRP situate at Revenue Village Wada, Tal. Wada & Dist. Palghar, with registered doc serial no. Wada-1824/2017 dated 28.12.2017

14. We are of opinion that **SHRI. NANDKUMAR KONDU GANDHE, SHRI. HARSHAD NANDKUMAR GANDHE**, have /acquire/s valid, clear, legal, and marketable and free from encumbrance's etc. title to said Premises, and is/are entitled to create valid and enforceable Registered Mortgage in favour of Bank subject to charge in favour of **State Bank of India**.

Date : 29.08.2022  
Place : THANE



**Mrs. RACHANA MARWAL**  
**ADVOCATE**

CERTIFICATE OF TITLE

ANNEXURE -C

1. I have examined the Copies (Title Deeds intended to be deposited relating to the schedule property / (ies) and offered as security by way of **Registered 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 **Registered Mortgage** is created, it will satisfy the requirements of creation of Registered Mortgage and I further certify that :
2. I have examined the Documents in detail, taking into account all the Guidelines in the checklist vide Annexure B and the other relevant factors.
3. I also confirm having verified and checked the records of the relevant Government offices/Sub-Registrar's Office (s). I do not find anything adverse which would prevent the title holder 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. Following scrutiny of Land Records/Revenue Records, relative Title Deeds and encumbrance certificate (EC) I hereby certify the genuineness of the Title Deeds. Suspicious / doubt, if any has been clarified by making necessary inquiries.
5. There are no prior Mortgage/Charges/Encumbrances whatsoever, as could be seen from the Encumbrances Certificate for the period for from 1993 to 2022 pertaining to the immovable property/(ies) covered by above said Copies Title Deeds. The property appears to be free from all encumbrances property mortgaged in favour of **State Bank of India**.
6. In case of second/subsequent charge in favor of Bank, there are no other mortgages / charges other than stated in the loan documents and agreed to by the Mortgagor and the Bank.
7. Minor/(s) and his / their interest in the property is to extent of ----- (specify the shares the shares of the minor with Name) Not Applicable
8. The Mortgage if created will be available to the Bank for the liability of the intending mortgagor, **SHRI. NANDKUMAR KONDU GANDHE, SHRI. HARSHAD NANDKUMAR GANDHE.**



9. I certify that **SHRI. NANDKUMAR KONDU GANDHE, SHRI. HARSHAD NANDKUMAR GANDHE**, has/have an absolute, ✓ clear, Marketable Title over the Schedule Property/(ies). I further certify that the above copies of title deeds are genuine and a valid mortgage can be created and the Mortgage would be enforceable.

10. In case of creation of Mortgage by Deposit of title deeds, we certify that the deposit of following title deeds/ documents ✓ would create a valid and enforceable mortgage:

1.	Latest 7/12 extracts ✓
2.	Copy of Ferfar Extract, issued by the Talathi Saja, Wada ✓
3.	Copy of N.A. Permission
4.	Copy of Layout Plan
5.	Copy of latest property tax paid receipt issued by competent authority.
6.	Original No Due Certificate from Maharashtra Gramin Bank dated 04.08.2017
7.	Original No Due Certificate from Bassein Catholic Co-Op Bank Ltd dated 04.08.2017 ✓

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 PROPERTY/IES)**

All that piece and parcel of land bearing i) Old Survey No. 221/2, Paiki (CTS No. 875), New Survey no. 221/18 paiki adm. 0 H-40R-0P, ii) Old Survey No. 267/3, New Survey No. 267/3/A, adm. 0 H-15R-25P situate at Revenue Village Wada, Tal. Wada & Dist. Palghar.



**Mrs. RACHANA MARWAL  
ADVOCATE**

**Date : 29.08.2022  
Place : THANE**



CHALLAN  
MTR Form Number-6



RN	MH007075022202223E	BARCODE	Date		29/08/2022-22:52:07	Form ID
Department	Inspector General Of Registration		Payer Details			
Type of Payment	Search Fee	TAX ID / TAN (If Any)				
	Other Items	PAN No.(If Applicable)				
Office Name	PND1_JT DISTT REGISTRAR PUNE URBAN		Full Name	Rachana Marwal		
Location	PUNE		Flat/Block No.			
Year	2022-2023 One Time		Premises/Building			
Account Head Details		Amount In Rs.	Road/Street			
0030072201 SEARCH FEE		450.00	Area/Locality			
			Town/City/District			
			PIN			
			Remarks (If Any)			
			Amount In	Four Hundred Fifty Rupees Only		
Total		450.00	Words			
Payment Details		STATE BANK OF INDIA		FOR USE IN RECEIVING BANK		
Cheque/DD Details		Bank CIN	Ref. No.	00040572022082989859		IK0BWCONV2
Cheque/DD No.		Bank Date	RBI Date	30/08/2022-08:08:51		01/09/2022
Name of Bank		Bank-Branch		STATE BANK OF INDIA		
Name of Branch		Scroll No. , Date		243 , 01/09/2022		

Department ID : 427477811

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

सदर चलन "ट्रिप ऑफ पेमेंट" मध्ये नमुद कारणासाठीच लागू आहे. इतर कारणासाठी किंवा मोदणी न करता याच्या दस्तांसाठी लागू नाही.

Mobile No. : 9594948247

Validity unknown

Digital signed by  
DIRECTORATE OF  
ACCOUNTS AND  
TREASURY, MUMBAI 02  
Date: 2022.08.29 19:53:12  
IST  
Reason: GR  
Document  
Location: India

40R-0P, Old Survey No. 267/3, New Survey No. 267/3/A, adm. 0 H-41R-24P paiki0.15.25 HRP situate at Revenue Village Wada, Tal. Wada & Dist. Palghar, between Harshad Nandkumar Gandhe, Nandkumar Gandhe

☎ : +91 9594948247

✉: rachanamarwal@hotmail.com



## ADV. RACHANA MARWAL

Shop No. FB 61, First Floor, High Street Mall,  
Kapurbawadi, Thane (west) - 400607.

Date: 29.08.2022

### SEARCH REPORT

To,  
The Manager  
State Bank of India.

Re: All that piece and parcel of land bearing i) Old Survey No. 221/2, Paiki (CTS No. 875), New Survey no. 221/18 paiki adm. 0 H-40R-0P, ii) Old Survey No. 267/3, New Survey No. 267/3/A, adm. 0 H-15R-25P situate at Revenue Village Wada, Tal. Wada & Dist. Palghar

Purchaser: SHRI. NANDKUMAR KONDU GANDHE, SHRI. HARSHAD NANDKUMAR GANDHE.

Dear Sir,

Under your instructions I have taken search of the above property records in Sub-Registrar office at Wada Palghar record from 1993 to 2022 (30 years).

#### 1993 to 2002 (10 years) at Wada Palghar Manual Record

<u>Year</u>	<u>Wada Palghar</u>
1993	Index II not properly maintain
To	
2002	Index II not properly maintain

#### 2003 to 2022 (20 years) at Wada Palghar Record

<u>Year</u>	<u>Wada Palghar</u>
2003	Nil
To	
2016	Nil
2017	Mortgage Deed Rs. 22500000/- ,New Survey no. 221/18 paikiadm. 0 H-40R-0P, Old Survey No. 267/3, New Survey No. 267/3/A, adm. 0 H-41R-24P paiki0.15.25 HRP situate at Revenue Village Wada, Tal. Wada & Dist. Palghar, betweenHarshad Nandkumar Gandhe ,Nandkumar Gandhe

to State Bank of India , Exe. Date 28.12.2017, Reg. Date 28.12.2017, Doc.  
No. Wada-1824/2017, Stamp duty Rs. 112500/-, Reg Fees Rs. 30000/-

2018	Nil
To	
2021	Nil
2022	Nil



**Date : 29.08.2022**  
**Place : THANE**

**Mrs. RACHANA MARWAL**  
**ADVOCATE**