

ADVOCATE - HIGH COURT

A/6, 1st floor, Jay Ish Kripa CHS Ltd.,
Near Rly. Platform No. 1, Anand Nagar,
Vasai Road (W), Dist. Palghar. (401 202)
adv.prasadchoradia@gmail.com

9860 31 32 33
8805 31 32 33

Ref No. : SBI- 244/2022

Annexure – B

Report of Investigation of Title in respect of immovable Property

1 a	Name of the Branch/ Business Unit/Office seeking opinion.	State Bank of India
b	Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	Nil
c	Name of the Borrower.	1) Mr. Harshad Nandkumar Gandhe 2) Mr. Nandkumar Kondu Gandhe
2 a	Name of the unit/concern/ company/person offering the property / (ies) as security.	As stated hereinabove
b	Constitution of the unit/concern/ person/body/authority offering the property for creation of charge.	Joint Owners
c	State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	As a Borrowers
3	Complete or full description of the immovable property / (ies) offered as security including the following details.	As stated hereinabove
a	Survey No.	Old Survey No. 221/2, out of (CTS No. 875), New Survey no. 221/18, Old Survey No. 267/3, New Survey No. 267/3/A
b	Door/House no. (in case of house property)	All that piece and parcel of land bearing i) Old Survey No. 221/2, out of (CTS No. 875), New Survey no. 221/18 out of adm. 0 H-40R-0P, ii) Old Survey No. 267/3, New Survey No. 267/3/A, adm. 0 H-15R-25P situated at Revenue Village Wada, Taluka Wada and District



			Palghar.	
c	Extent/ area including plinth/ built up area in case of house property		i) Old Survey No. 221/2, out of (CTS No. 875), New Survey no. 221/18 out of 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, within the area of Sub Registrar of Palghar	
4 a	Particulars of the documents scrutinized-serially and chronologically.		As stated hereinbelow	
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.		As Stated hereinbelow	
Sr. No	Date	Name / Nature of the Document	Original / certified copy / extract / photocopy	In case of copies, whether the original was Scrutinized by the Advocate.
1.		7/12 extracts	Photo Copy	no
2.		HakkachePatrak (Form 6)	Photo Copy	no
3.		Ferfar Extract, issued by the TalathiSaja, Wada (M.E. No.4462 of S. No. 267/3 paiki)	Photo Copy	no
4.	09/05/1983	Sub Divisional Officer, Bhiwandi, District Thane dated 09/05/1983 approved Layout Plan i.r.o. Survey no. 267/3 paiki dated 09/05/1983	Photo Copy	no
5.	09/05/1983	The Sub- Divisional Officer, Bhiwandi Division, Thane dated 09/05/1983 granted NA permission vide its Order No. BDN/AP/SR-158/83 dated 09/05/1983 and converted the said land into NA use.	Photo Copy	no
6.	04/02/2010	Closure Letter from Maharashtra Gramin Bank dated 04/02/2010.	Photo Copy	no
7.	15/05/2012	The Sub Divisional Officer, Bhiwandi District Thane dated 15/05/2012 approved Layout Plan Old Survey No. 221/2 paiki (CTS No. 875) and Survey No. 221/2 paiki (CTS No. 1559) dated 15/05/2012.	Photo Copy	no
8.	16/05/2012	The Upper District Collector, Thane dated 16/05/2012 issued N.A. Permission vide its Order No. Mahsul/K-1/T-2/NAP/SR-11/12 dated 16/05/2012 and converted the said land into NA use.	Photo Copy	no
9.	04/08/2017	Closure Letter from Bassein Catholic Co-Op Bank Ltd dated 04/08/2017	Photo Copy	no



10.	28/12/2017	Deed of Mortgage dated 28/12/2017 duly registered at Wada, vide its Registration No. 1824/2017 at Wada-1824/2017 dated 28/12/2017 executed by and between 1) Mr. Harshad Nandkumar Gandhe and 2) Mr. Nandkumar Kondu Gandhe (The Mortgagor) and State Bank of India, Wada branch through Jagannath Chanbasappa Dindure (The Mortgagor)	Photo Copy	no
5	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.)		No
	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?		No
	c	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).		Original Not Seen
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.		No
	c	Whether the genuineness of the stamp paper is possible to be got verified from any online portal and if so whether such verification was made?		No
7	a	Property offered as security falls within the jurisdiction of which sub-registrar office?		Sub- Registrar of 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?		Sub- Registrar of Assurance of Wada
	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 the title tracing the title from the oldest title deed to the latest title deed establishing title of the property in question from the predecessors		As Stated hereinbelow



in title/interest to the current title holder. and wherever minors 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.

Whereas

1. 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-OP, situate at Revenue Village Wada, Tal. Wada & Dist. Palghar which was originally belonging to Shri Nandkumar Kondu Gandhe as Owner
2. 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. it is seen that ii) Old Survey No. 267/3, New Survey No. 267/3/A, adm. 0 H40R-OP situate at Revenue Village Wada, Tal. Wada & Dist. Palghar which was originally belonging to Shri. Harshad Nandkumar Gandhe as Owner.
4. 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-OP, in the name of Shri. Nandkumar Kondu Gande is maintained by the Talathi at Village Wada, Tal. Wada & Dist. Palghar.
5. 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-OP in the name of Shri. Harshad Nandkumar Gandhe is maintained by the Talathi at Village Wada, Tal. Wada & Dist. Palghar.
6. it is seen that, the said Old Survey No. 267/3, New Survey No. 267/3/A, adm. 0 H-40R-OP land is mortgaged with Thane Gramin Bank, Wada Branch & Gramin Bank, Wada Branch respectively.
7. it is seen that the Old Survey No. 221/2, Paiki (CTS No. 875), New Survey no. 221/18 paiki adm. 0 H-40R-OP, land is mortgaged with Bassin Catholic Co-op. Bank Ltd ., Papadi Branch.
8. it is seen that Closure Letter from Maharashtra Gramin Bank dated 04.02.2010
9. 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. 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. 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. it is seen that Closure Letter from Bassein Catholic Co-Op Bank Ltd dated 04.08.2017
13. it is seen that Mortgage Deed dated 28.12.2017 executed between Harshad Nandkumar Gandhe, Nandkumar Gandhe to State Bank of India for property Survey no.221/18paikiadm.0 H-40R-OP, Old Survey No. 267/3, New Survey No. 267/3/A, adm. 0 H-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. Deed of Mortgage dated 28/12/2017 duly registered at Wada, vide its Registration No. 1824/2017 at Wada- 1824/2017 dated 28/12/2017 executed by and between 1) Mr. Harshad Nandkumar Gandhe and 2) Mr. Nandkumar Kondu Gandhe (The Mortgagor) and State Bank of India, Wada branch through Jagannath Chanbasappa

8



Dindure (The Mortgagor)		
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
10	If leasehold, whether;	Not Applicable
a	lease Deed is duly stamped and registered	Not Applicable
b	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 deed permits sub-leasing and mortgage by Sub-Lessee also,	Not Applicable
e	Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	Not Applicable
f	Right to get renewal of the leasehold rights and nature thereof.	Not Applicable
11	If Govt. grant/ allotment/Lease-cum/Sale Agreement, whether;	Not Applicable
	grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions,	No
	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.	No
12	If occupancy right, 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.	Not Applicable
14	If the property has been transferred by way of Gift / Settlement Deed, whether:	Not Applicable
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 or by a separated writing or by implication or by actions;	Not Applicable
e	Whether there is any restriction on the Donor in executing the gift/settlement deed in question;	Not Applicable
f	Whether the Donee is in possession of the	Not Applicable



	Gifted property;	
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	Any other aspect affecting the validity of the title passed through the gift/settlement deed.	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.	Not Applicable
b	Whether mutation has been effected and whether the mortgagor 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 mortgagable title thereon.	Not Applicable
d	(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
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 a	Whether the title documents include any testamentary documents / wills? 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? (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
17 a	Whether the property is subject to any wakf rights?	Not Applicable
b	Whether the property belongs to church/ temple or any religious/other institutions having any restriction in creation of charges on such properties?	Not Applicable



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 Coparceners have no objection / join in execution, minor's share if any, rights of female members etc.	Not Applicable
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 to any trust or is subject to the rights of any trust?	Not Applicable
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.	Not Applicable
b	In case of agricultural property other relevant Records / documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?	Not Applicable
c	In the case of conversion of Agricultural land for Commercial purposes or otherwise, whether requisite procedure followed/permission obtained.	Not Applicable
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 proceedings?	No
b	Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry.	Not Applicable
23 a	Whether the property is involved in or subject matter of any litigation which is pending or concluded?	Not Applicable
b	If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	No
c	Whether the title documents have any court seal / marking which points out any litigation / attachment / security to court in respect of the property in question? In such case please comment on such seal / marking.	Not Applicable



	In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.	Not Applicable
b	Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	Not Applicable
c	Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.	Not Applicable
25 a	Whether the property belongs to a Limited Company, check the Borrowing powers, Board resolution, authorisation to create mortgage/execution of documents, Registration of any prior charges with the Company Registrar (ROC), Articles of Association /provision for common seal etc.	No.
b	Whether the property (to be mortgaged) is purchased by the above company from any other company or limited liability Partnership (LLP) firm?	No
c	If yes, whether the search of charges of the property (to be Morgaged) has carried out with registrar of Companies (ROC) in respect of such vendor company / LLP Seller and the Vendee Company (Purchaser)	Not Applicable
d	Whether the above search of charges reveals any prior charges /encumbrances, on the property (Proposed) to be mortgaged) created by the Vendor company Seller? Yes / No.	Not Applicable
e	If the search reveals encumbrances/charges, Whether such charges/encumbrances have been satisfied	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, bye-laws.	Not Applicable
27 a	Whether any POA is involved in the chain of title?	Not Applicable
b	Whether the POA involved is one coupled with interest, i.e. a Development Agreement-cum-Power of Attorney. If so, please clarify whether the same is a registered document and hence it has created an interest in favour of the builder/developer and as such is irrevocable as per law.	Not Applicable
c	In case the title document is executed by the POA holder, please clarify whether the POA involved is (i) one executed by the Builders viz. Companies/ Firms/Individual or Proprietary Concerns in favour of their Partners/ Employees/ Authorized Representatives to sign Flat Allotment Letters, NOCs, Agreements of Sale, Sale Deeds, etc. in favour of buyers of flats/units (Builder's POA) or (ii) other type of POA (Common POA).	Not Applicable
d	In case of Builder's POA, whether a certified copy of POA is available and the same has been verified / compared with the original POA.	No



c	In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA.	No
	<p>i. Whether the original POA is verified and the title Investigation is done on the basis of original POA?</p> <p>ii. Whether the POA is a registered one?</p> <p>iii. Whether the POA is a special or general one?</p> <p>iv. Whether the POA contains a specific authority for execution of title document in question?</p>	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 given therein and whether the same is properly executed/ stamped/ authenticated in terms of the Law of the place, where it is executed.	No.
29	If the property is a flat/apartment or residential/commercial complex, check and comment on the following:	It is land.
a	Promoter's/Land owner's title to the land/building;	Not Applicable
b	Conveyance Deed /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 Applicable
j	Occupancy certificate/ allotment letter/ letter of possession.	Not Applicable
k	Membership details in the Society etc.	Not Applicable



	Share certificates.	Not Applicable
m	No objection letter from the Society/Builder.	Not Applicable
n	All legal requirements under the local Municipal laws regarding ownership of flats/ Apartments Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.,	Not Applicable
o	Requirements, 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. and details thereof.	No Encumbrances
31	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.	30 years
32	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	No
33	Urban land ceiling clearance, whether required and if so, details thereon.	No
a	Whether No Objection Certificate under the Income Tax Act is required/ obtained.	Not Applicable
34	Details of RTC extracts / mutation extracts / Katha extract pertaining to the property in question.	Not Applicable
35	Whether the name of mortgagor is reflected as owner in the revenue / Municipal / Village records?	Not Applicable
36	Whether the property offered as security is clearly demarcated?	To confirmed from the Valuer/Architect.
b	Whether the demarcation/ partition of the property is legally valid?	As above
c	Whether the property has clear access as per documents?	As above
37	Whether the property can be identified from the following documents, and discrepancy/doubtful circumstances, if any revealed on such scrutiny?	Not Applicable
a	Document in relation to electricity connection;	Not Applicable
b	Document in relation to water connection;	Not Applicable
c	Document in relation to Sales Tax Registration, if any applicable;	Not Applicable



d	Other utility bills, if any.	Not Applicable
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.	Not Applicable
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 is not made available.
40	Any bar/restriction for creation of mortgage under any local or special enactments, details of proper registration of documents, payment of proper stamp duty etc.	There is no restriction in creation of equitable mortgage
41	Whether the Bank will be able to enforce SARFESI Act, if required against the property offered as security?	Yes, under Section 13(2) Bank can attach only the property Mortgaged.
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 any precaution to be taken by the Bank in this regard.	All the original documents of title are available for creating mortgage.
43	Whether the governing law/constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if any to be taken in such cases.	Yes
44	Additional aspects relevant for investigation of title as per local laws.	No
45	Additional suggestions, if any to safeguard the interest of Bank / ensuring the perfection of security.	The bank is advised to create Register Mortgage in respect of schedule property. The bank to register NOTICE of Intimation within 30 days from the date of creating equitable mortgage in respect of said property with the concerned Sub-Registrar Office. Lien to be marked with the Builder.
46	The specific persons who are required to create mortgage / to deposit documents creating mortgage.	1) Mr. Harshad Nandkumar Gandhe 2) Mr. Nandkumar Kondu Gandhe
47	Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act, 2016? 1) Yes/No.	Not Applicable
	2) Whether the project is registered with the Real Estate Regulation Authority? If so, the details of	Not Applicable



	Each registration are to be furnished.	
3)	Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?	Not Applicable
4)	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

Dated on this 5th November, 2022.

Place: Vasai,





 (Prasad Choradia)

 ADVOCATE

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ADVOCATE - HIGH COURT

A/6, 1st floor, Jay Ish Kripa CHS Ltd.,
Near Rly. Platform No. 1, Anand Nagar,
Vasai Road (W), Dist. Palghar. (401 202)
adv.prasadchoradia@gmail.com

9860 31 32 33
8805 31 32 33

Annexure – C

Certificate of Title

1. I have examined the Xerox copy of Title Deeds intended to be deposited relating to the Schedule property and offered as security by way of register 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 Register Mortgage is created, it will satisfy the requirements of creation of Register 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 Sub Registrar Offices. I also confirm having verified and checked the records of the relevant Government Offices/ Sub-Registrar(s) Office(s), Revenue Records. I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage. I am 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 Sub Registrar Offices, relative Title Deeds, and encumbrance certificate (EC), I hereby certify the genuineness of the Title Deeds which could be certified only after obtaining the scan copy of the title deeds. Suspicious/ Doubt, if any, has been clarified by making necessary enquiries.
5. There is no prior Mortgage and encumbrances as could be seen from the Encumbrance Certificate for the period from 1993 to 2022 pertaining to the Immovable Property covered by above said Title Deeds. The said property is mortgaged with State Bank of India, Wada Branch.

Minor/(s) and his/ their interest in the property/(ies) is to the extent is NIL

The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrowers, I Certify that 1) Mr. Harshad Nandkumar Gandhe and 2) Mr. Nandkumar Kondu Gandhe have an absolute, clear, Marketable, save and except only that with State Bank of India; Enforceable only after clearing all that outstanding amount of State Bank of India, Wada Branch.



m case of creation of Register Mortgage along with Depositing following title deeds. I certify that the deposit of following original title deeds/ documents would create a valid and enforceable mortgage:

- (a) Deed of Mortgage dated 28/12/2017 duly registered at Wada, vide its Registration No. 1824/2017 at Wada- 1824/2017 dated 28/12/2017 executed by and between 1) Mr. Harshad Nandkumar Gandhe and 2) Mr. Nandkumar Kondu Gandhe (The Mortgagor) and State Bank of India, Wada branch through Jagannath Chanbasappa Dindure (The Mortgagor) alongwith Registration Receipt and Index II.
- (b) Closure Letter from Maharashtra Gramin Bank dated 04/02/2010.
- (c) Closure Letter from Bassein Catholic Co-Op Bank Ltd dated 04/08/2017.
- (d) No Due certificate from State Bank of India.

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)

All that piece and parcel of land bearing i) Old Survey No. 221/2, out of (CTS No. 875), New Survey no. 221/18 out of adm. 0 H-40R-0P, ii) Old Survey No. 267/3, New Survey No. 267/3/A, adm. 0 H-15R-25P situated at Revenue Village Wada, Taluka Wada and District Palghar, within the area of Sub Registrar of Wada.

Dated on this 5th November, 2022.

Place: Vasai,


(Prasad Choradia)
ADVOCATE

N. B.: It is in the interest of the Bank to ensure the existence and the present status of the flat in question and keep a check of the colour/fabricated documents of title to be deposited by way of security for creation of mortgage.

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Ref No.SR-046/2022

Date: 5th November, 2022

SEARCH REPORT

Ref: All that piece and parcel of land bearing i) Old Survey No. 221/2, out of (CTS No. 875), New Survey no. 221/18 out of adm. 0 H-40R-0P, ii) Old Survey No. 267/3, New Survey No. 267/3/A, adm. 0 H-15R-25P situated at Revenue Village Wada, Taluka Wada and District Palghar.

THIS IS TO CERTIFY THAT I have caused Search to be taken in respect of above referred property within the limits of Sub-Registrars office at Wada with the help of Books of records available for search, e-search and Documents submitted to me in respect of above referred property for the period of Twenty Nine years i. e. From 1993 to 2022 (up to 03/11//2022):

Year	Index Book II
1993	Nil
1994	Nil
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


Adv. Kailash H. Patil




2014	
2015	Nil
2016	Nil
2017	<p>ENTRY No. 1</p> <p>Type of Agreement : Deed of Mortgage</p> <p>Agreement Date : 28/12/2017</p> <p>Registration Date : 28/12/2017</p> <p>Registration No. : 1824/2017 at Wada</p> <p>Made Between :</p> <p>Mortgager : 1) Mr. Harshad Nandkumar Gandhe 2) Mr. Nandkumar Kondu Gandhe</p> <p>Mortgagee : State Bank of India, Wada branch through Jagannath Chanbasappa Dindure</p> <p>Loan Value : Rs.2,25,00,000/-</p> <p>Property Details : All that piece and parcel of land bearing i) Old Survey No. 221/2, out of (CTS No. 875), New Survey no. 221/18 out of adm. 0 H-40R-0P, ii) Old Survey No. 267/3, New Survey No. 267/3/A, adm. 0 H-15R-25P situated at Revenue Village Wada, Taluka Wada and District Palghar.</p>
2018	Nil
2019	Nil
2020	Nil
2021	Nil
2022	Nil (up to 05/11/2022)

- 1) The Government Fees is paid vide GRN MH01066666202223E date - 05/11/2022.
- 2) Most of the Manual records of index II are in torn conditions And Computer record is also not properly maintained some pages are missing

Dated: 05th November, 2022





 Kailash H. Patil
 (ADVOCATE)