



# Rekha Nair & Associates

## Advocates & Legal Consultants

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Ref. No:- SBI/RACPC/CHINCHPOKLI/22

26<sup>th</sup> June, 2024

To,  
Assistant General Manager,  
State Bank of India,  
RACPC Chinchpokli, Mumbai

Dear Sir/Madam,

### 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 - RACPC Chinchpokli, Mumbai
	b) Reference No. and date of the letter under the under the cover of the documents tendered for scrutiny are forwarded	By Hand
	c) Name of the Borrowers.	Mr. Sagar Laxman Bhogte and Mrs. Lata Sagar Bhogte
2.	a) Type of Loan	Education Loan
	b) Type of property	Residential Flat.
3.	a) Name of the Unit/ Concern/ Company/ person offering the property/( ies) as security.	Mr. Sagar Laxman Bhogte and Mrs. Lata Sagar Bhogte.
	b) Constitution of the unit/concern/person 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.)	Borrowers.
4.	Value of Loan (Rs. in crores)	-----
5.	Complete or full description of the immovable property/(ies) offered as security including the following details.	Flat No.308 area admeasuring 81.55 square meters built up on the 3 <sup>rd</sup> Floor in 'C' Wing of the Building known as "Siddhivinayak Platinum" in Society known as 'Siddhivinayak Platinum Co-operative Housing Society Limited' situated at Plot No.142, Sector-23, Ulwe, Navi Mumbai District-Raigad-410206 (hereinafter referred to as 'said Flat').
	a) Survey No.	Area admeasuring 2649.93 square meters bearing Plot No.142, Sector-23 Village-Ulwe, Taluka-Panvel and District-Raigad, in Registration District and Sub-District of Raigad (hereinafter referred to as 'said Property').



	b) Door no. ( in case of house property)	Flat No.308, 3 <sup>rd</sup> Floor.
	c) Extent/ area including plinth/ built up area in case of house property	Area admeasuring 81.55 square meters built up.
	d) Locations like name of the place, village, city, registration, sub-district etc.	Village-Ulwe, Taluka-Panvel and District-Raigad, in Registration District and Sub-District of Raigad.
6.	a) Particulars of the documents scrutinized-serially and chronologically	Mentioned herein under.
	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.	Mentioned herein under.

Sr. No.	Date of Document	Name of the parties	Original/ Certified Photocopy/ true copy	In case of copies, whether the original was scrutinized by the advocate.
1.	08.10.2010	Title Certificate issued by Sunil J. Garg, Advocate.	Photocopy	No
2.	17.09.2010	Commencement Certificate bearing ref. No.CIDCO/ATPO/1298 dated 17.09.2010, issued by CIDCO.	Photocopy	No
3.	22.02.2016	Agreement for Sale dated 22 <sup>nd</sup> February, 2016, executed between M/s. V. M. Developers, through its proprietor, Shri Ram Vasdev Bathija, therein referred to as 'Builder' and Mr. Sagar Laxman Bhogte and Mrs. Lata Sagar Bhogte, therein referred to as 'Purchasers', duly registered under Registration No.PVL5-1439-2016 on 22.02.2016 at office of Sub-Registrar, Panvel-5.	Photocopy	No
4.	22.02.2016	Registration Receipt No.1459 of Rs.30840/- issued by Sub-Registrar, Panvel-5.	Photocopy	No
5.	22.02.2016	Index II issued by Sub-Registrar, Panvel-5.	Photocopy	No
6.	11.01.2021	Occupancy Completion Certificate bearing Ref. No.BP/8063/8046 dated 11.01.2021	Photocopy	No



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 at Panvel.
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
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.	Annexed as Annexure-1
b	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)	No
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 Right.
	<b>If Ownership Rights,</b>	<b>Yes</b>
a	Details of the Conveyance Documents	Agreement for Sale dated 22 <sup>nd</sup> February, 2016, registered under Registration No.PVL5-1439-2016 on 22.02.2016 at office of Sub-Registrar, Panvel-5.
b	Whether the document is properly stamped.	Yes, Agreement is stamped.
c	Whether the document is properly registered.	Yes, Agreement is registered.
	<b>If leasehold, whether;</b>	<b>Yes</b>
a	The Lease Deed is duly stamped and registered	Yes



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, subject to above.

Sr. No.	Date of Document	Name of the parties	Original/ Certified Photocopy/ true copy
1.	22.02.2016	Agreement for Sale dated 22 <sup>nd</sup> February, 2016, executed between M/s. V. M. Developers, through its proprietor, Shri Ram Vasdev Bathija, therein referred to as 'Builder' and Mr. Sagar Laxman Bhogte and Mrs. Lata Sagar Bhogte, therein referred to as 'Purchasers', duly registered under Registration No.PVL5-1439-2016 on 22.02.2016 at office of Sub-Registrar, Panvel-5.	Original
2.	22.02.2016	Registration Receipt No.1459 of Rs.30840/- issued by Sub-Registrar, Panvel-5.	Original
3.	22.02.2016	Index II issued by Sub-Registrar, Panvel-5.	Original
4.		Receipt/s for Part Payment/ Consideration.	Original
5.		The said Share Certificate standing in name of said Transferor.	Original
6.		No Objection Letter issued by said Society for mortgage of the said Flat in Bank's favour.	Original
7.	11.01.2021	Occupancy Completion Certificate bearing Ref. No.BP/8063/8046 dated 11.01.2021 (for building having Ground + 7 Upper Floors) issued by CIDCO.	Photocopy
8.		Latest Municipal/Assessment Tax, Out-goings etc. Bill/Receipt and Electricity Bill.	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.

