

अॅड. आकाश मुकुंदराव कोमरवार

बि.एस्सी., एलएल.बी., डी. एलएल.  
एस.व्हि.एम. कॉलनी, किनवट जि. नांदेड  
मो. नं. ९७६७१९००९०



Adv. Akash Mukundrao Komarwar

B.sc., LL.B., D.LL  
S.V.M. Colony, Kinwat Dist. Nanded  
Mo. No. 9767190090

Date :- 31 / 10 / 2024

To,  
Hon'ble Branch Manager  
State Bank of India  
Branch - Mandvi  
Tq. Kinwat Dist. Nanded

Respected Sir,

I am sending along with this letter, the Title Investigation Report in respect of Land Survey No. 76 situated at Shirpur, Tq. Kinwat Dist. Nanded, of intending Borrower Mr. Chirag S / o Uttam Rathod and the Property Owner Mr. Chirag S / o Uttam Rathod R / o Lalu Naik Tanda Tq. Kinwat Dist. Nanded kindly accept it.

Thanking You.

Your's Faithfully

Adv. Akash Mukundrao Komarwar  
S. V. M. Colony, Kinwat,  
Tq. Kinwat Dist. Nanded

Adv. AKASH M. KOMARWAR  
B.Sc. LL.B. D.LL.  
Reg. No. MAH / 3447 / 2005  
Civil & Criminal Court, Kinwat  
Tq. Kinwat Dist. Nanded

**Report of Investigation of Title in respect of immovable Property**

( All columns / items are to be completed / commented by the Advocate )

1	a	Name of the Branch/ Business Unit / Office seeking opinion.	State Bank Of India Branch Mandvi Tq. Kinwat Dist. Nanded
	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	Mr. Chrag S / o Uttam Rathod R / o Lalu Naik Tanda Tq. Kinwat, Dist. Nanded
2	a	Type of Loan	Agriculture Loan
	b	Type of property	Land Survey No. 76 situated at Shirpur, Land Tq. Kinwat Dist. Nanded
3	a	Name of the unit / concern / company / person offering the property / ( ies ) as security.	Mr. Chrag S / o Uttam Rathod R / o Lalu Naik Tanda Tq. Kinwat, Dist. Nanded
	b	Constitution of the unit / concern / Person / body / authority offering the property for creation of charge.	Mr. Chrag S / o Uttam Rathod R / o Lalu Naik Tanda Tq. Kinwat, Dist. Nanded
	c	State as to under what capacity is security offered ( whether as joint applicant or borrower or as guarantor, etc.)	As a Borrower
4	a	Value of Loan ( Rs. in Crores )	
			<b>Land Survey No. 76</b>  Agriculture Land bearing Land Survey No. 76 Area 02 H 00 ARS with L. R. of Rs. 05. 53, situated at Shirpur Tq. Kinwat Dist. Nanded  East :- Land Survey of Mr. Ashok Meshram

					West :- Land Survey of Mr. Ganesh Jaiswal  North :- Land Survey of Mr. Uttam S / o Bhiku Rathod  South :- Land Survey of Mr. Puran Rathod  ( As per the information provided by the Applicant )
	a	Land Survey No.			Agriculture Land bearing Land Survey No. 76 Area 02 H 00 ARS with L. R. of Rs. 05. 53, situated at Shirpur Tq. Kinwat Dist. Nanded
	b	Door / House no. ( in case of house property)			-----
	c	Extent / area including plinth/ built up area in case of house property			-----
	d	Locations like name of the place, village, city, registration, sub - district etc. Boundaries.			Shirpur Tq. Kinwat Dist. Nanded
6	a	Particulars of the documents scrutinized serially and chronologically.			
	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			
	Sr. No.	Date	Date Name / Nature of document	Original / certified copy / certified extract / photocopy etc.	In case of copies, whether the original was scrutinized by the Advocate
	1	20 / 09 / 2024	Extract of 7 / 12 of Land Survey No. 76 from the Year 2001 - 02 to Year 2009 - 10 Situated at Shirpur	Certified copy seen Photo shot copy attached	Yes
	2	09 / 02 / 2011	Mutation entry No. 1054 taken by the Office of the Record of Revenue in favour of Mr. Chrag S / o Uttam S / o Bhiku	Photo shot copy seen Photo shot copy attached	No

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	3	24 / 10 / 2024	Extract of 7 / 12 of Land Survey No. 76 for the Year 2024 with the Name of Mr. Chrag S / o Uttam S / o Bhiku	Original copy seen Photo shot copy attached	Yes
	4	31 / 10 / 2024	Form No. 8 A of Land Survey No. 76 for the Year 2024 Situated at Shirpur	Original copy seen Photo shot copy attached	Yes
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 )			Certified copy of all title documents are obtained from the relevant Sub - Registrar office hence this column is not applicable
	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 ).			Yes
8	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 ?			The records of Sub – Registrar office is available from 2002 onwards Yes
	b	If such online / computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.			Verified And found correct
	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
	d	Whether proper registration of documents completed. Details thereof to be provided.			Yes
9	a	Property offered as security falls within the jurisdiction of which sub-registrar office?			Sub - Registrar office Kinwat Tq. Kinwat Dist. Nanded
	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 Kinwat Tq. Kinwat Dist. Nanded
	c	Whether search has been made at all the offices named at above ?			Sub - Registrar office Kinwat Tq. Kinwat Dist. Nanded

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	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.	Clearly mentioned below in flow of title.  No any interest of Minor or any other person
	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 )	The Minor's interest or other clog on title is not involved, hence this column is not applicable
	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.	The property is not minors property, hence this column is 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.)	Full Ownership Right
		If Ownership Rights	
	a	Details of the Conveyance Documents	Not applicable
	b	Whether the document is properly stamped.	Not applicable
	c	Whether the document is properly Registered.	Not applicable
		If leasehold, whether	The property is not lease property hence this column is not applicable
	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 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
	If Govt. grant / allotment / Lease – cum / Sale Agreement / Occupancy / Inam Holder / Allottee etc, whether;		

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	a	Grant / agreement etc. provides for alienable rights to the mortgagor with or without conditions ?	The property is not Govt. allotted land hence this column is not applicable
	b	the mortgagor is competent to create charge on such property?	Yes
	c	any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available?	No permission from Govt. or any other authority is required for creation of mortgage
		If occupancy right, whether	Yes, the property is heritable and transferable and can do mortgage
	a	Such right is heritable and transferable	heritable and transferable
	b	Mortgage can be created	Mortgage can be created on the above said property
12		Has the property been transferred by way of Gift / Settlement Deed	The property is not transferred by way of gift and settlement deed, hence this column is 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	Whether there is any restriction on the Donor in executing the gift / settlement deed in question?	Not applicable
	d	The Gift / Settlement Deed transfers the property to Donee	Not applicable
	e	Whether the Donee has accepted the gift by signing the Gift / Settlement Deed or by a separate writing or by implication or by actions?	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	Any other aspect affecting the validity of the title passed through the gift/settlement deed. a The Gift / Settlement Deed is duly stamped and registered;	Not applicable
13		Has the property has been transferred by way of partition / family settlement deed	Not applicable
	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	Yes, Mutation has been effected

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	c	Whether the mortgagor is in possession and enjoyment of his share.	Yes Mortgagor is in possession and enjoyment of her share.
	d	Whether the partition made is valid in Law and the mortgagor has acquired a mortgage able 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		Whether the title documents include any testamentary documents / wills?	Not applicable
	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		Whether the property is subject to any Wakf rights / belongs to church / temple or any religious / other institutions	The property is not include any Wakf rights / belongs to church / temple or any religious / other institutions, hence this column is not applicable
	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		Where the property is a HUF / joint family property?	The property is not include any HUF / joint family property, hence this column is Not applicable
	a	Whether mortgage is created for family benefit / legal necessity, whether the Major Coparceners have no any, rights of female members etc.	Not applicable

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	b	Please also comment on any other aspect which may adversely affect the validity of security in such cases?	Not applicable
17		Whether the property belongs to any trust or is subject to the rights of any trust?	The property is not trust property hence this column is not applicable
	a	Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property ?	Not applicable
	b	If YES, additional precautions / permissions to be obtained for creation of valid mortgage ?	Not applicable
	c	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	Property is Agricultural Land
	a	Whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation / enforcement of mortgage ?	No, any restriction by any Local Law / Act for creation of valid Mortgage
	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?	No, any restriction by any local Law / Act for creation of valid Mortgage
	c	In the case of conversion of Agricultural Land for commercial purposes or otherwise, whether requisite procedure followed / permission obtained?	Not Applicable
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 regulations, Costal Zone Regulations, Environmental Clearance, etc.)?	The property is not affected by any local Laws or special enactments or other regulations having a bearing on the security creation / mortgage
	b	Additional aspects relevant for investigation of title as per local laws.	No need of additional aspects relevant for investigation of title as per local laws.
20	a	Whether the property is subject to any pending or proposed land acquisition proceedings?	Property is not found subject to any pending or proposed land acquisition proceedings
	b	Whether any search / enquiry is made with the Land Acquisition Office and the outcome of such search / enquiry ?	Not applicable
21	a	Whether the property is involved in or subject matter of any litigation which is pending or concluded ?	Property is not involved in or subject matter of any litigation which is pending or concluded

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	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?	The title documents have not any court seal / marking which points out any litigation / attachment / security to court in respect of the property in question
22	a	In case of partnership firm, whether the property belongs to the firm and the deed is properly Registered ?	The property is not partnership firm property, hence this column is not applicable
	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, 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.	The property is not limited company property, hence this column is not applicable
	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.	The property is not societies, association of property hence this column is not applicable
25	a	Whether any POA is involved in the chain of title during the period of search ?	The POA is not involved in the chain of title, hence this column is not Applicable

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	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 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 ) then please clarify the following clauses in respect of POA.	Not applicable
		i) Whether the original POA is verified and the title investigation is done on the basis of original POA?	Not applicable
		ii) Whether the POA is a registered one ?	Not applicable
		iii) Whether the POA is a special or general one ?	Not applicable
		iv) 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 ? The unequivocal opinion on the enforceability and validity of the POA.	Not applicable
	h	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 there in and whether the same is properly executed / stamped / authenticated in terms of the Law of the place, where it is executed.	Mortgage is not being created by a POA holder, hence this column is not Applicable
27		If the property is a flat / apartment or residential/commercial complex	The property is not flat property, hence this column is not applicable
	a	Promoter's / Land Owners 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

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	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	1 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
	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, Co- operative Societies Law 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 layout 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
	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.	All above said properties are free from all Encumbrance Except Encumbrance of State Bank of India Branch Mandvi vide Mutation entry No. 1135, 1238

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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.	<b>Land Survey No. 76</b> Receipt No. 1113717390 Dated 31 / 10 / 2024 for the period of Dated 01 / 01 / 2012 to Dated 31 / 10 / 2024
30		Details regarding property tax or Land revenue or other statutory dues paid / payable as on date and if not paid, what remedy?	Yes
31	a	Urban land ceiling clearance, whether required and if so, details thereon	Urban land ceiling clearance is not required
	b	Whether No Objection Certificate under the Income Tax Act is required / obtained?	No Objection Certificate under the Income Tax Act is not required
32	a	Details of RTC extracts / mutation extracts / Khatha extract pertaining to the property in question.	Enclosed as per requirement
	b	Whether the name of mortgagor is reflected as owner in the revenue / Municipal / Village records ?	The name of mortgagor is reflected as owner in the Revenue / Municipal / Village records
33	a	Whether the property offered as security is clearly demarcated ?	Yes the property offered as security is clearly demarcated
	b	Whether the demarcation / partition of the property is legally valid ?	Yes the demarcation / partition of the property is legally valid
	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 the property has clear access as per documents
34	a	Whether the property can be identified from the following documents,	Yes the property can be identified from the following documents,
		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
	b	Discrepancy / doubtful circumstances, if any revealed on such scrutiny ?	There is no Discrepancy / doubtful circumstances
35		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	There is no Documents i. e. Valuation report / approved sanction plan reflect / indicate any difference / discrepancy in the boundaries in relation to

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		provide these comments subsequently, on receipt of the same ).	the Title Document / other document.
36	a	Whether the Bank will be able to enforce SARFAESI ACT, if required against the property offered as security ?	Not Applicable
	b	Property is SARFAESI compliant ( Y / N )	No
37	a	Whether original title deeds are available for creation of equitable mortgage	Original Title Deed are not available for creation of Equitable mortgage
	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.	Registered Mortgage should be created in favour of Bank for valid and enforceable Mortgage
38		Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	The Bank should create charge in Office of the Record of Revenue Kinwat
39		The specific persons who are required to create mortgage / to deposit documents for creating mortgage.	Mr. Chrag S / o Uttam Rathod R / o Lalu Naik Tanda Tq. Kinwat, Dist. Nanded

**Flow of titles out the title, of the intended mortgagor and his / its predecessors in interest from the Mother Deed to the Latest Title Deed. And wherever minors interest or other clog on title is involved, for a further period, depending on the need for clearance of such clog on the Title :-**

**Land Survey No. 76 situated at Shirpur**

1. That, it looks from the record that, Originally one Mr. Chirag S / o Uttam Rathod is Owner and possessor of Land Survey No. 76 to the extent of 02 H 00 ARS Land situated at Shirpur Tq. Kinwat Dist. Nanded. This fact is reveled from the extract of 7 / 12 of Land Survey No. 76 for the Year 2000 – 2001 to Year 2009 – 2010 and Mutation entry No. 1054 Dated 09 / 02 / 2011.
2. That, it look from the record that, during search I have found that, the Land Survey No. 76 is having Encumbrance of State Bank of India Branch Mandvi for the Rs. 50,000/- vide Mutation entry No. 1135, Encumbrance of State Bank of India Branch Mandvi for the Rs. 80,000/- vide Mutation entry No. 1238 and there is charge of State Bank of India Branch Mandvi on the said property as on Today.

**Boundaries of Land Survey No. 76 to the extent of 02 H 00 ARS, with L. R. of Rs. 5. 53 situated at Shirpur**

East :- Land Survey of Mr. Ashok Meshram

West :- Land Survey of Mr. Ganesh Jaiswal

North :- Land Survey of Mr. Uttam S / o Bhiku Rathod

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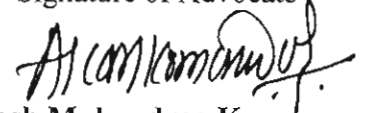
South :- Land Survey of Mr. Puran Rathod

3. That, I have called all above documents and verified it. After perusing of all above documents I can say that, Mr. Chirag S / o Uttam Rathod R / o Lalu Naik Tanda Tq. Kinwat, Dist. Nanded is the Owner, Possessor and Cultivator of the above said Lands under search and she can do Mortgage of above said Lands in favour of the our Bank i. e. State Bank of India Branch Mandvi.

Place :- Kinwat

Date :- 31 / 10 / 2024

Signature of Advocate



**Akash Mukundrao Komarwar**

Advocate, Kinwat

**Adv. AKASH M. KOMARWAR**  
B.Sc. LL.B. D.LL.  
Reg. No. MAH / 3447 / 2005  
Civil & Criminal Court, Kinwa  
Kinwat Dist Nanded

**Certificate of Title**

1. I have examined the Original Title Deeds intended to be deposited relating to the schedule property / (ies) and offered as security by way of \*Registered / Equitable / English Mortgage ( \* please specify the kind of 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 / Equitable Mortgage is created, it will satisfy the requirements of creation of Registered / Equitable Mortgage and I further certify that: **Registered Mortgage can be credited on the said landed property.**
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. Following scrutiny of Land Records / Revenue Records, relative Title Deeds, certified copies of such title deeds obtained from the concerned registrar office and Encumbrance certificate ( EC ), I hereby certify the genuineness of the Title Deeds. Suspicious / Doubt, if any, has been clarified by making necessary enquiries.
5. There are no prior Mortgage / Charges / encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from Dated 01 / 01 / 2012 to Dated 31 / 10 / 2024 pertaining to the Immovable Property / ( ies ) covered by above said Title Deeds. The property is free from all Encumbrances.
6. In case of second / subsequent charge in favour of the Bank, there are no other mortgages / charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank ( Delete, whichever is inapplicable ).
7. Minor / ( s ) and his / their interest in the property / ( ies ) is to the extent of Nil ( Specify the share of the Minor with Name ). ( Strike out if not applicable ).
8. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower, Mr. Chirag S / o Uttam Rathod R / o Lalu Naik Tanda Tq. Kinwat, Dist. Nanded
9. I certify that Mr. Chirag S / o Uttam Rathod R / o Lalu Naik Tanda Tq. Kinwat, Dist. Nanded has / have an absolute, clear and Marketable title over the Schedule property / ( ies ). I further certify that the above title deeds are genuine and a valid mortgage can be created and the said 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:-



A. For creation of charge or declaration concern

B. A copy of 7 / 12 Extract, Extract No. 8 ( A ) and abstract from Mutation Entry book Entry

There are no legal impediment for creation of the mortgage under any applicable Law / rules in force – Not Applicable

**SCHEDULE OF PROPERTY ( IES )**

This landed property i. e. Agricultural Land of Mr. Chirag S / o Uttam Rathod R / o Lalu Naik Tanda Tq. Kinwat, Dist. Nanded bearing No. follows as :-

**Boundaries of Land Survey No. 76 to the extent of 02 H 00 ARS, with L. R. of Rs. 5. 53 situated at Shirpur**

East :- Land Survey of Mr. Ashok Meshram


West :- Land Survey of Mr. Ganesh Jaiswal

North :- Land Survey of Mr. Uttam S / o Bhiku Rathod

South :- Land Survey of Mr. Puran Rathod

Place :- Kinwat  
Date :- 31 / 10 / 2024

Signature of Advocate

  
**Akash Mukundrao Komarwar**  
Advocate, Kinwat

Adv. AKASH M. KOMARWAR  
B.Sc. LL.B. D.LL.  
Reg. No. MAH / 3447 / 2005  
Civil & Criminal Court, Kinwat  
Kinwat Dist. Nander



**CERTIFICATE OF TITLE ON THE BASIC OF CERTIFIED COPIES OF THE TITLE DEEDS**

1. I have examined the certified copies of original title deeds intended to be deposited relating to the schedule property ( ies ) to be offered as security by way of \* Registered / Equitable / English Mortgage and that the certified copies of documents of title referred to in the Opinion are valid evidence of Right, title and Interest and that the said Equitable Mortgage to be created, on production of original title deeds will satisfy the requirements of creation of Equitable Mortgage and I further certify that : **Registered Mortgage can be credited on the said landed property.**
2. I have examined the certified copies of the documents in detail , taking into account all the Guidelines in the check list vide Annexure B and the other relevant factors and undertakes to – examine the original title deeds as and when produced and
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 Record, 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. Following scrutiny of Land Records / Revenue Records and relative Title Deeds, certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate ( EC ) I hereby certify the genuineness of the title deeds. Suspicious / Doubt, if any has been clarified by making necessary enquiries.
5. There are no prior Mortgage / Charges/ encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from Dated 01 / 01 / 2012 to Dated 31 / 10 / 2024 pertaining to the Immovable Property / ( ies ) covered by above said Certified copies Title Deeds. The property appears to be free from all Encumbrances.
6. In case of second / subsequent charge in favour of the Bank, There are no other mortgages / charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank ( Delete, Whichever is inapplicable )
7. Minor ( s ) and his / their interest in the property ( ies ) is to the extent of Nil ( Specify the share of the Minor with Name ) ( Strike out if not applicable )
8. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower, Mr. Chirag S / o Uttam Rathod R / o Lalu Naik Tanda Tq. Kinwat, Dist. Nanded
9. I certify that Mr. Chirag S / o Uttam Rathod R / o Lalu Naik Tanda Tq. Kinwat, Dist. Nanded has / have an absolute, clear and Marketable title over the Schedule property ( ies ) I further certify that the above certified copies of title deeds appear to be genuine and a valid mortgage can be created on the basis of the original title deeds and the said Mortgage would be enforceable.
10. In case of creation of Mortgage by Deposit of title deeds, we certify that the deposit of original deeds / documents the certified copies of which have been examined would create a valid enforceable mortgage :-

*Atcom*

A. Extract of 7 / 12 of Land Survey No. 76 situated at Shirpur Dated 24 / 10 / 2024

B. Extract of 8 A of Land Survey No. 76 situated at Shirpur Dated 31 / 10 / 2024

There are no legal impediment for creation of the mortgage on production of Original Title Deed the certified copies of which I have examined under any applicable Law / Rules in force.

**SCHEDULE OF PROPERTY ( IES )**

This landed property i. e. Agricultural land of Mr. Chirag S / o Uttam Rathod R / o Lalu Naik Tanda Tq. Kinwat, Dist. Nanded bearing No. follows as :-

Place :- Kinwat

Date :- 31 / 10 / 2024

Signature of Advocate



**Akash Mukundrao Komarwar**  
Advocate, Kinwat

Adv. AKASH M. KOMARWAR  
B.Sc. LL.B. D.LL.  
Reg. No. MAH / 3447 / 2005  
Civil & Criminal Court, Kinwa  
Tq Kinwat Dist. Nander

MH010559394202425U	Government of Maharashtra	Regn. 39 M
Department of Registration and Stamps		
31 Oct 2024	Receipt	Receipt no.: 1113717390
	Name of the Applicant :	AKASH MUKUNDRAO KOMARWAR
	Details of property of which document has to be searched :	Dist :Nanded Village :Sirapur S.No/CTS No/G.No. : 76
	Period of search :	From :2012 To :2024
	Received Fee :	325
The above mentioned Search fee has been credited to government vide GRN no :MH010559394202425U		
As this is a computer generated receipt, no stamp or signature is required.		
For Physical search in office, Please bring this receipt along with mentioned Gras Challan.		
Payment of search fee through GRAS challan can be verified on ' <a href="http://gras.mahakosh.gov.in/challan/views/frnSearchChallanWithOutReg.php">gras.mahakosh.gov.in/challan/views/frnSearchChallanWithOutReg.php</a> '.		



CHALLAN  
MTR Form Number-6



GRN	MH010559394202425U	BARCODE					Date	31/10/2024-10:47:37			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	PND1_JT DISTT REGISTRAR PUNE URBAN					Full Name	AKASH MUKUNDRAO KOMARWAR				
Location	PUNE										
Year	2024-2025 One Time					Flat/Block No.					
Account Head Details			Amount In Rs.		Premises/Building						
0030072201 SEARCH FEE			325.00		Road/Street						
					Area/Locality						
					Town/City/District						
					PIN						
					Remarks (If Any)						
					Amount In	Three Hundred Twenty Five Rupees Only					
Total			325.00		Words						
Payment Details					FOR USE IN RECEIVING BANK						
STATE BANK OF INDIA											
Cheque-DD Details					Bank CIN	Ref. No.	00040572024103176837		CPAEKGTVD0		
Cheque/DD No.					Bank Date	RBI Date	31/10/2024-10:24:48		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 : 138994070

Mobile No. : 9767190090

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 दस्तांसाठी लागू नाही.





फेडरफारांची नोंदवही (फेडरफार पत्रक)

(महाराष्ट्र जमीन महसूल अधिकार अभिलेख आणि नोंदवही (सवार करणे व सुस्थितीत ठेवणे) नियम १९७१ चातील नियम १०)

गांव : शिरोधूर तालुका : किनवट जिल्हा : नांदेड

नोंदीचा अनुक्रमांक	संपादन केलेल्या अधिकाराचे स्वरूप	परिणाम झालेले भूदापन व उपविभाग क्रमांक	शाचणी अधिका-याची आद्याक्षरी किंवा सेवा
9043	रवरेदीरवत.		
7112	रवानो दखानेला व्यपहार धा. रिनो ५२५० ५.२०१०		
६४	मोदोनीसत रवरेदी रवत कुमांड १६१० ७६		
	रवकुम कु. २१००००/- रवेव देवुन क्षाणा		
	रवरेदी देवार सण्डे कु. ७६ रानोला शोमोव १६		
	दुली - क्षेडा २६०० धार.		
	ज.मु./मासला देणाव्याचे नाव कुमम		
	निवेष्टक किनवट -		
	रवरेदी देवार - सण्डे कु. ७६ चिखरा कुमम		
	राठो क्षेडा २६०० धार अ.पा. कु.		
	वखिल कुमम मिळू.		
	दिनांक :- शिरोधूर		
	दिनांक :- १६.१२.२०१०		
	सवाठी कुडा, मांडवी		
	ता. किनवट जि. नांदेड		
9044	रवरेदीरवत.		
7122	रवानो दखानेला व्यपहार धा. रिनो ३०-११-१० रोजी १००		
	मोदोनीसत रवरेदीरवत कुमांड २०३३ वळक		
	कु. १५००००/- रवेव देवुन क्षाणा		
	रवरेदी देवार सण्डे कु. १०० मिळू वाळू वाळू		
	क्षेडा ०६८०.००.		
	ज.मु./मासला देणाव्याचे नाव कुमम		
	निवेष्टक किनवट		
	रवरेदी देवार सण्डे कु. १००. रानोला		
	चवळ मासला क्षेडा ०.८०.००.		
	दिनांक :- शिरोधूर		

मो. ना. कु. ना. रानोला  
 मो. ना. कु. ना. रानोला  
 मो. ना. कु. ना. रानोला  
 मो. ना. कु. ना. रानोला

मो. ना. कु. ना. रानोला  
 मो. ना. कु. ना. रानोला  
 मो. ना. कु. ना. रानोला  
 मो. ना. कु. ना. रानोला

सवाठी कुडा, मांडवी  
 ता. किनवट जि. नांदेड

शिरोधूर



महाराष्ट्र शासन

गाव नमुना सात ( अधिकार अगिलेख पत्रक )

[ महाराष्ट्र जमीन महसुल अधिकार अगिलेख आणि नोंदवहा (साधार करणे व सुस्थितीत ठेवणे) नियम १९७१ यातील नियम ३,५,६ आणि ७ ]

गाव :- शिरपूर (५४४२२८)

तालुका :- किन्नवट

जिल्हा :- नांदेड



10941858111

CU-ID : 10941858111

अभाषन क्रमांक व उपविभाग ७६



हा गाव नमुना कर्षांक ७ दिनांक २४/०९/२०२०-०९:५५:२३ AM रोजी डिजिटल स्वाक्षरीत केला आहे व गाव नमुना क्रमांक १२ या डेटा स्वयंप्रमाणित प्रसत्यामुळे ७/१२ अगिलेखावर वर कोणत्याही स्वी शिफर्याची आवश्यकता नाही.

७/१२ डाउनलोड दि. २४-१०-२०२४ : १३:३४:४४ PM वेळता पडलाकपीसाठी <https://digital.sabara.manabharva.gov.in/csr/> या संकेत स्थळावर जाऊन 1502100091050110 ही क्रमांक गापरमा,

पृष्ठ क्र. १/३





भुधारणा पद्धती भोगवटादार वर्ग - १		शेत्याचे स्थानिक नाव :					
क्षेत्र, एकक व आकारणी	खातो क्र.	भोगवटादाराचे नाव	क्षेत्र	आकार	पो.स्व.	फेरफार क्र	कुल, स्थान व इतर अधिकार
क्षेत्राचे एकक हे.आर.चौ.गी	२७१	संगीता श्रीनिवास मुर्ती	०.४०.००	१.११		(१४५४)	कुलाचे नाव व खंड
अ) लागवड योग्य क्षेत्र जिरायत ८.०१.०० बागायत - एकुण सा.चौ.क्षेत्र ८.०१.००	५४०	उत्तम मिकु राठोड	२.०१.००	५.५५		(१४५४)	इतर अधिकार बोजा - राष्ट्रीयकृत बँक गहाण
	५४१	धिराग उत्तम राठोड अ.पा.क. वडील उत्तम मिकु	२.००.००	५.५३		(१४५४)	उत्तम मिकु (११३४) यांच्या नावे भारतीय स्टेट बँक मांडवी वर र. रु.५००००/- चा बोजा ठेवण्यात आला (११३४)
ब) पीटखराब क्षेत्र (लागवड अयोग्य)	५७१	माधव मोहन राठोड	०.८०.००	२.२१		(१४५४)	बोजा - राष्ट्रीयकृत बँक गहाण धिराग उत्तम (११३५)
वर्ग (अ) - वर्ग (ब) - एकुण पो.ख.क्षेत्र ०.००.००	५७२	कविता उत्तम राठोड	१.६०.००	४.४२		(१४५३)	यांच्या नावे भारतीय स्टेट बँक मांडवी वर र. रु.५००००/- चा बोजा ठेवण्यात आला (११३५)
एकुण क्षेत्र (अ+ब) आकारणी २२.१५ जुडी क्रिया विशेष आकारणी	६७३	उत्तम मिकु राठोड	१.२०.००	३.३२		(१६२१)	बोजा धरमसिंह मोहन राठोड (११९८) यांच्या नावे भारतीय स्टेट बँक मांडवी वर र. रु.५५००० चा बोजा ठेवण्यात आला (११९८) बोजा उत्तम मिकु राठोड (१२३७) यांच्या नावे भारतीय स्टेट बँक मांडवी वर र. रु.८०००० चा बोजा ठेवण्यात आला (१२३७) बोजा धिराग उत्तम राठोड (१२३८) अ.पा.क. वडील उत्तम मिकु (१२३८) यांच्या नावे भारतीय स्टेट बँक मांडवी वर र. रु.८०००० चा बोजा ठेवण्यात आला (१२३८) बोजा - राष्ट्रीयकृत बँक गहाण धरमसिंह मोहन (१०३४६) यांच्या नावे भारतीय स्टेट बँक मांडवी वर र. रु.४००००/- चा बोजा ठेवण्यात आला (१०३४६) बोजा - राष्ट्रीयकृत बँक गहाण माधवसिंग मोहन (१०३४७) यांच्या नावे भारतीय स्टेट बँक मांडवी वर र. रु.४००००/- चा बोजा ठेवण्यात आला (१०३४७)
							प्रलंबित फेरफार : नाही.
							शेवटचा फेरफार क्रमांक : १६२१ व दिनांक : २४/०९/२०२०
							सीमा आणि भुमापन चिन्हे :

जुने फेरफार क्र : (१) (७९०) (१०५३) (१२७७) (१४५३) (१४५४) (१६२१)



हा गाव नमुना क्रमांक ७ दिनांक २४/०९/२०२० ०९:५५:२३ AM रोजी डिजिटल स्वाक्षरीत केला आहे व गाव नमुना क्रमांक १२ चा डेटा स्वयंप्रमाणित अस्तित्वातुळे ७/१२ अभिलेखावर वर  
कोणत्याही राही शिकण्याची आवश्यकता नाही.  
७/१२ डाउनलोड दि. : २४-१०-२०२४ : १३:३४:४४ PM. वेबसाइट पडताळणीसाठी <https://digital.sabara.maharashtra.gov.in/dsa/> या संकेत स्थळावर जाऊन 1502100001050310 हा अमरक  
वापरवा.

पृष्ठ क्र. २/३



गाव नमुना वारा ( पिकांची नोंदवही )

[ महाराष्ट्र जमीन महसूल अधिकार अभिलेख आणि नोंदवह्या (तयार करणे व सुस्थितीत ठेवणे) नियम १९७१ यातील नियम २१ ]

गाव :- शिरपूर ( ५४४२२८ )

तालुका :- किनवट

जिल्हा :- नांदेड

भूमापन क्रमांक व उपविभाग ७६

वर्षे	हंगाम	खाते क्रमांक	पिकाखालील क्षेत्राचा तपशील					लागवडीसाठी उपलब्ध नसलेली जमीन		शेरा
			पिकाचा प्रकार	पिकांचे नाव	जल सिंचित	अजल सिंचित	जल सिंचनाचे साधन	रवरूप	क्षेत्र	
(१)	(२)	(३)	(४)	(५)	(६)	(७)	(८)	(९)	(१०)	(११)
					हे.आर.चौ.मी	हे.आर.चौ.मी			हे.आर.चौ.मी	
२०२४-२५	खरीप	२७१*	निर्भळ	कापूस		०.४०००				
		५४०*	निर्भळ	कापूस	२.००००		शेततळे			
		५७२*	निर्भळ	कापूस	०.१६००		शेततळे			

टीप : \*\* सदरची नोंद मोबाइल ॲप द्वारे घेणेत आलेली आहे



