

Sandeep R. Agrawal

Advocate

TITLE INVESTIGATION REPORT IN RESPECT OF IMMOVEABLE

PROPERTY

52015

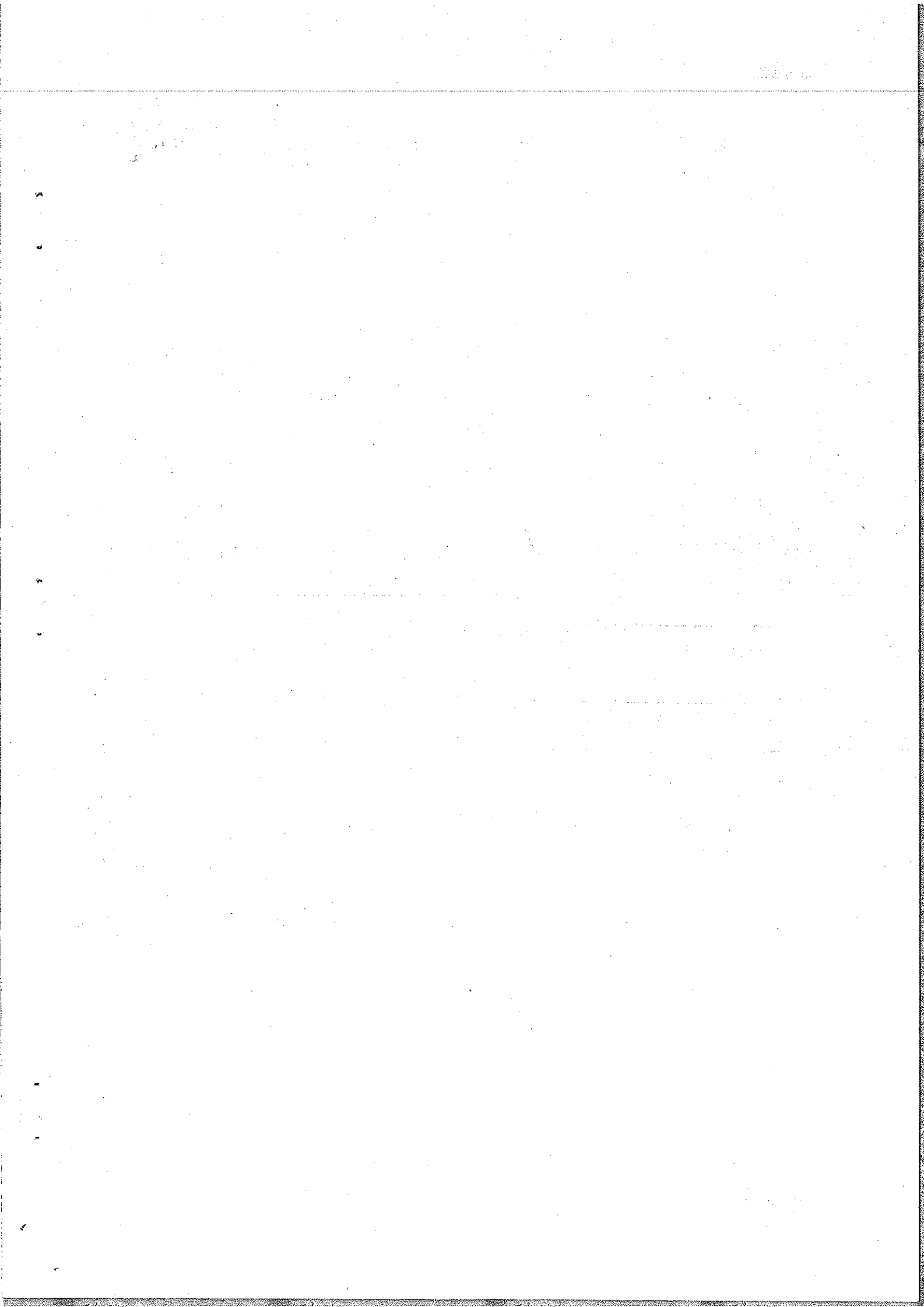


1.	a. Name of the branch / Business Unit / office seeking opinion.								
	b. Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.								
	c. Name of the borrower								
2.	a. Name of the unit / concern / company / person offering the property / (ies) as security.								
	b. Constitution of the unit / concern / person / body / authority offering the property for creation of charge.								
	c. State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)								
3.	Complete or full description of the immoveable property / (ies) offered as								
	All the piece and parcel of Agricultural land admeasuring 01 H								

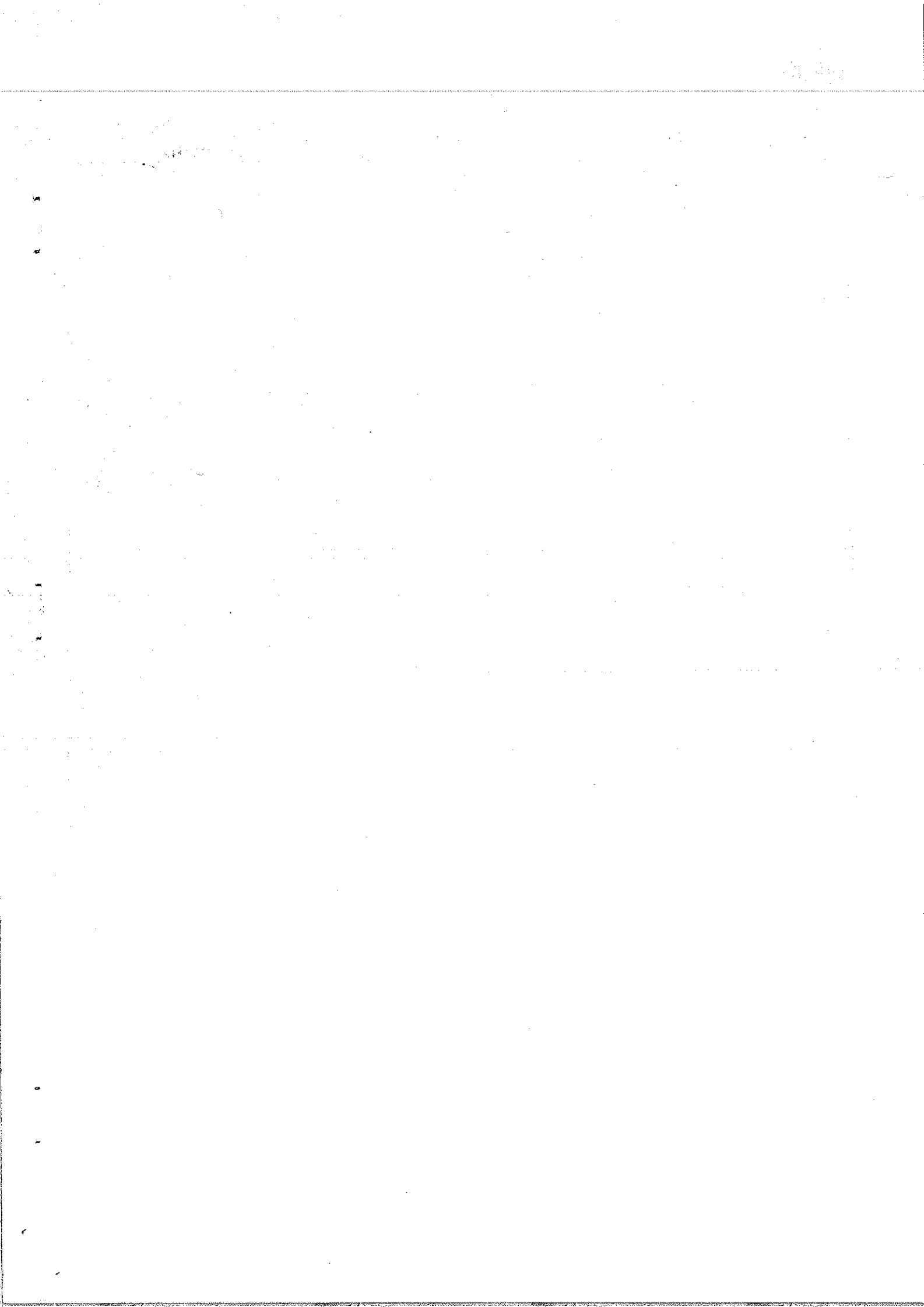
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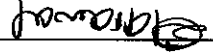
F-18, Kirti Apartment, Bhagyamagar Road, Ashoknagar, Nanded-431 605
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<p>d) Locations like name of the place, village, city, registration, sub-district etc. Boundaries</p>									<p>security including the following details.</p>
<p>Mouje Karadkhd, Taluka Degloor, District Nanded, within the Gram Panchayat limits of Gram Panchayat, Karadkhd and within the Registration limits of Sub-Registrar, Nanded-1/2/3.</p>								<p>16 R, bearing Gut No. 367, situated at Mouje Karadkhd, Taluka Degloor, District Nanded, within the Gram Panchayat limits of Gram Panchayat, Karadkhd and within the Registration limits of Sub-Registrar, Nanded-1/2/3, bounded by, East - Land Gut No. 365, West - Land Gut No. 366, South- Land Gut No. 368 and North - Land Gut No. 369.</p>	
<p>c) extent/ area including plinth / built up area in case of house property.</p>	<p>b) Door / House No. (in case of house property)</p>	<p>c) Survey No.</p>	<p>c) Gut No.</p>	<p>b) City Survey No.</p>	<p>a) Plot No.</p>				
<p>--</p>	<p>--</p>	<p>--</p>	<p>Gut No. 367</p>	<p>--</p>	<p>--</p>	<p>--</p>	<p>--</p>		

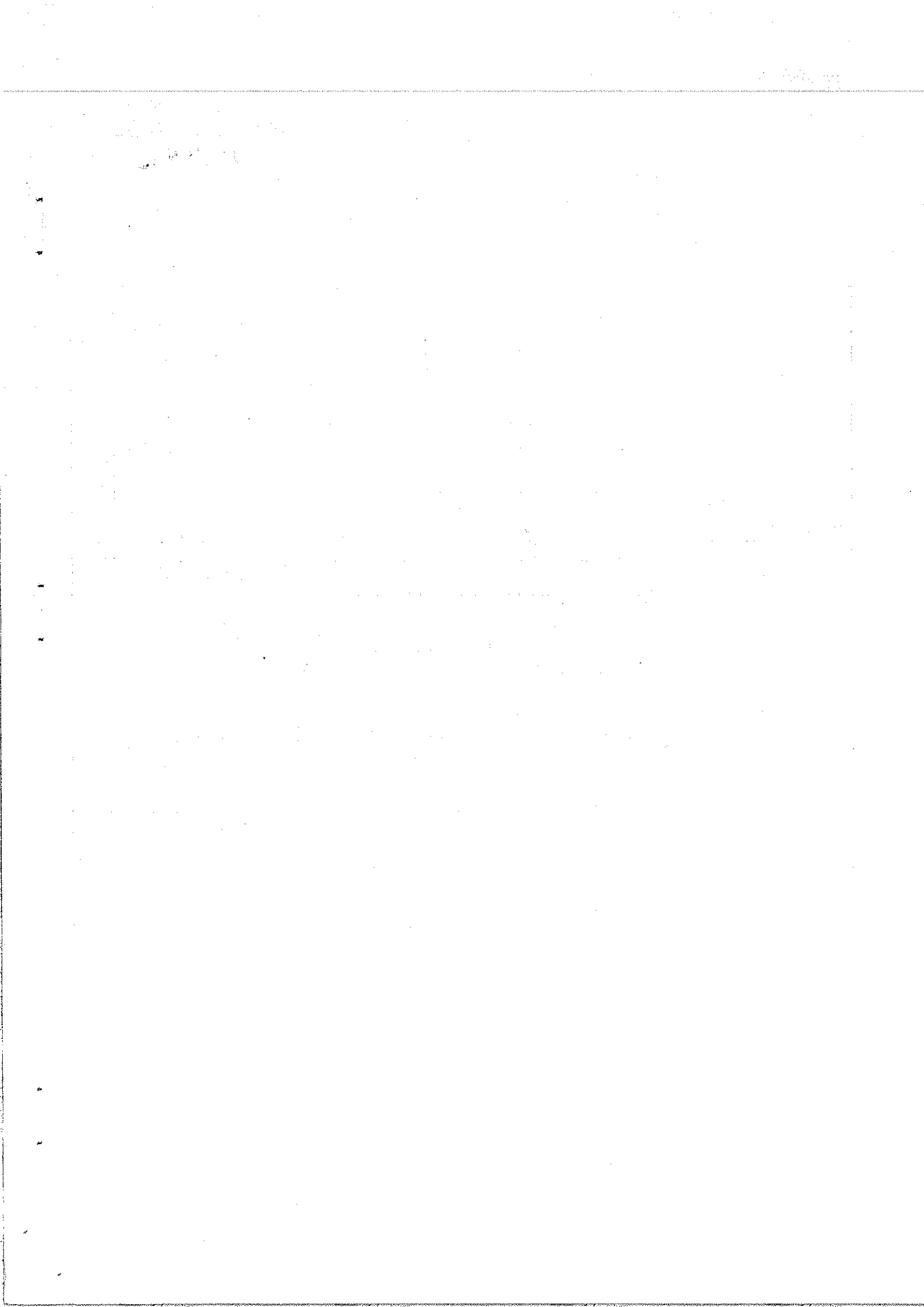


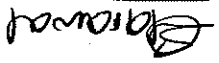


Sr. No	Date	Name of Parties	Remarks
01	--	7/12 Extract of Land Gut No. 367, Mouje Karadkhed, Taluka Degloor, District Nanded for the year 1994-95 to 2014-15.	Certified Copy.
02	05.07.2014	Mutation Entry No. 1019 issued by Revenue Department.	Certified Copy.
03	22.12.2021	7/12 Extract of Land Gut No. 367, Mouje Karadkhed, Taluka Degloor, District Nanded.	Photo Copy.
04	27.12.2021	Tonch map of Land Gut No. 367, Mouje Karadkhed, Taluka Degloor, District Nanded.	Original.
05	28.07.2014	Consent Letter issued by Mr. Sanjay Venkatrao Achintalwar in favour of Mr. Pravin Venkatrao Achintalwar 2) Mr. Ganesh Venkatrao Achintalwar and 3) Mr. Raju Venkatrao Achintalwar.	Photo Copy.
5.	Whether certified copy of all title documents are obtained from the relevant Sub-registrar, office & compared with the documents made available by the proposed mortgagor? (please also enclose all such certified copies and relevant fee receipt along with the TIR)	Whether certified copy of all title documents are obtained from the relevant Sub-registrar, office & compared with the documents made available by the proposed mortgagor? (please also enclose all such certified copies and relevant fee receipt along with the TIR)	Certified copies of all Revenue Record is available.
6.	a) Whether the records of registrar office or revenue authorities relevant to the property in question are available for	a) Whether the records of registrar office or revenue authorities relevant to the property in question are available for	Yes, the same is verified and annexed for the year 2002-2022.

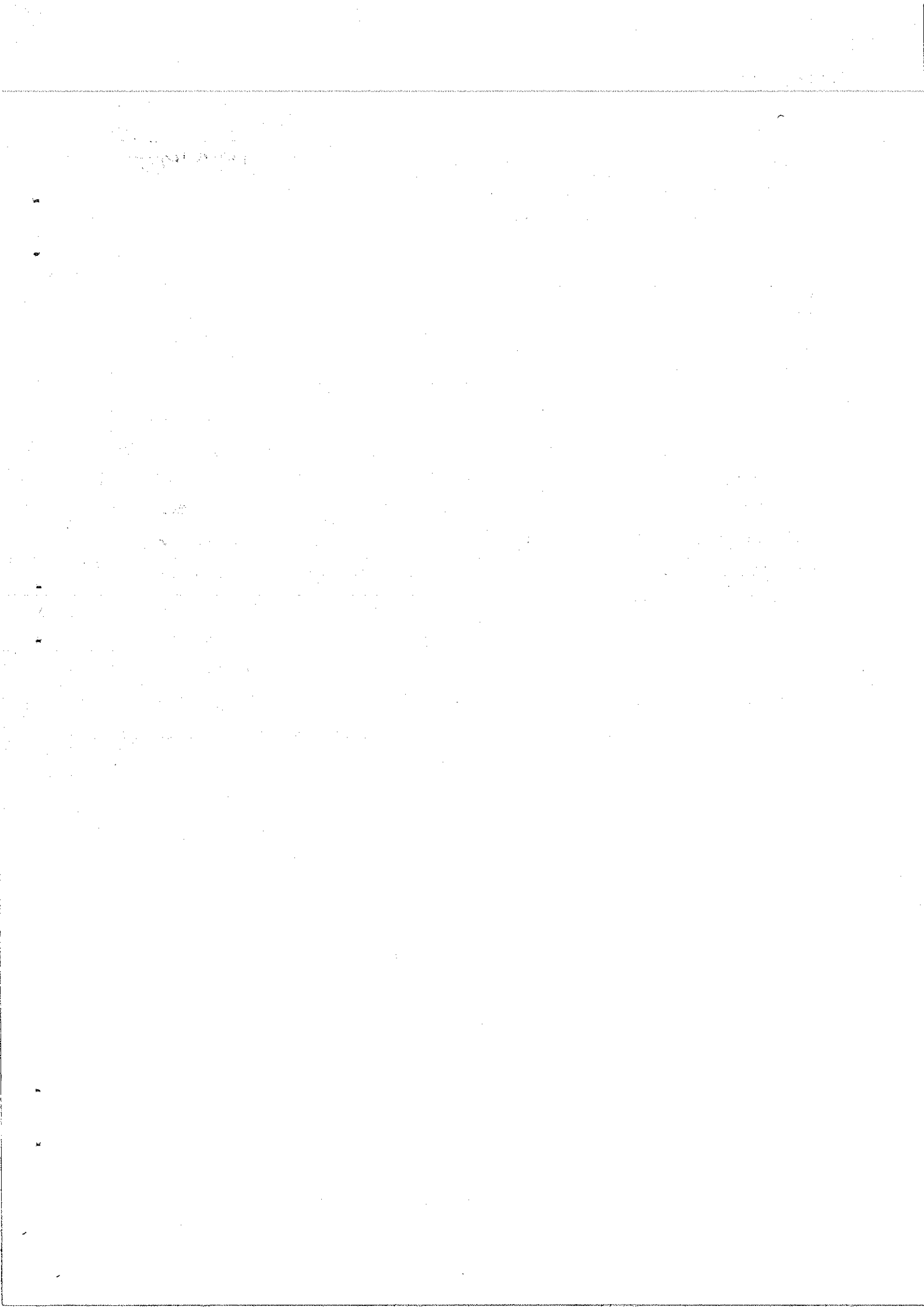
4. a) Particulars of documents scrutinized serially and chronological.

b) Name of documents verified and as to whether they are original or certified copies or registration extract duly certified.




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		verification through any online portal or computer system?	
Yes, E-Search is annexed herewith.		b) If such online/ computer records are available, whether any verification or cross checking are made and the comments / findings in this regard.	
Not possible.		a) 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 ?	
Office of Sub-Registrar, Degloor.		a) Property offered as security falls within the jurisdiction of which Sub- registrar office ?	7.
Not possible.		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, search have made at office of Sub-Registrar, Degloor.		c) Whether search has been made at all the offices named at above ?	
No.		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 ?	



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in favour of Bank of Maharashtra, Branch Degloor to secure the loan obtained by M/s and 3) Mr. Raju Venkatrao Achintalwar have mortgaged the Agricultural land under TIR That, 1) Mr. Pravin Venkatrao Achintalwar 2) Mr. Ganesh Venkatrao Achintalwar vide its deed bearing Day Book No. 221/2017, dated 08.02.2017.

Ganesh Agro Industries, C-3 MIDC Area, Khanapur, Taluka Degloor, District Nanded in favour of Bank of Maharashtra, Branch Degloor to secure the loan obtained by M/s and 3) Mr. Raju Venkatrao Achintalwar have mortgaged the Agricultural land under TIR That, 1) Mr. Pravin Venkatrao Achintalwar 2) Mr. Ganesh Venkatrao Achintalwar Entry No. 1019.

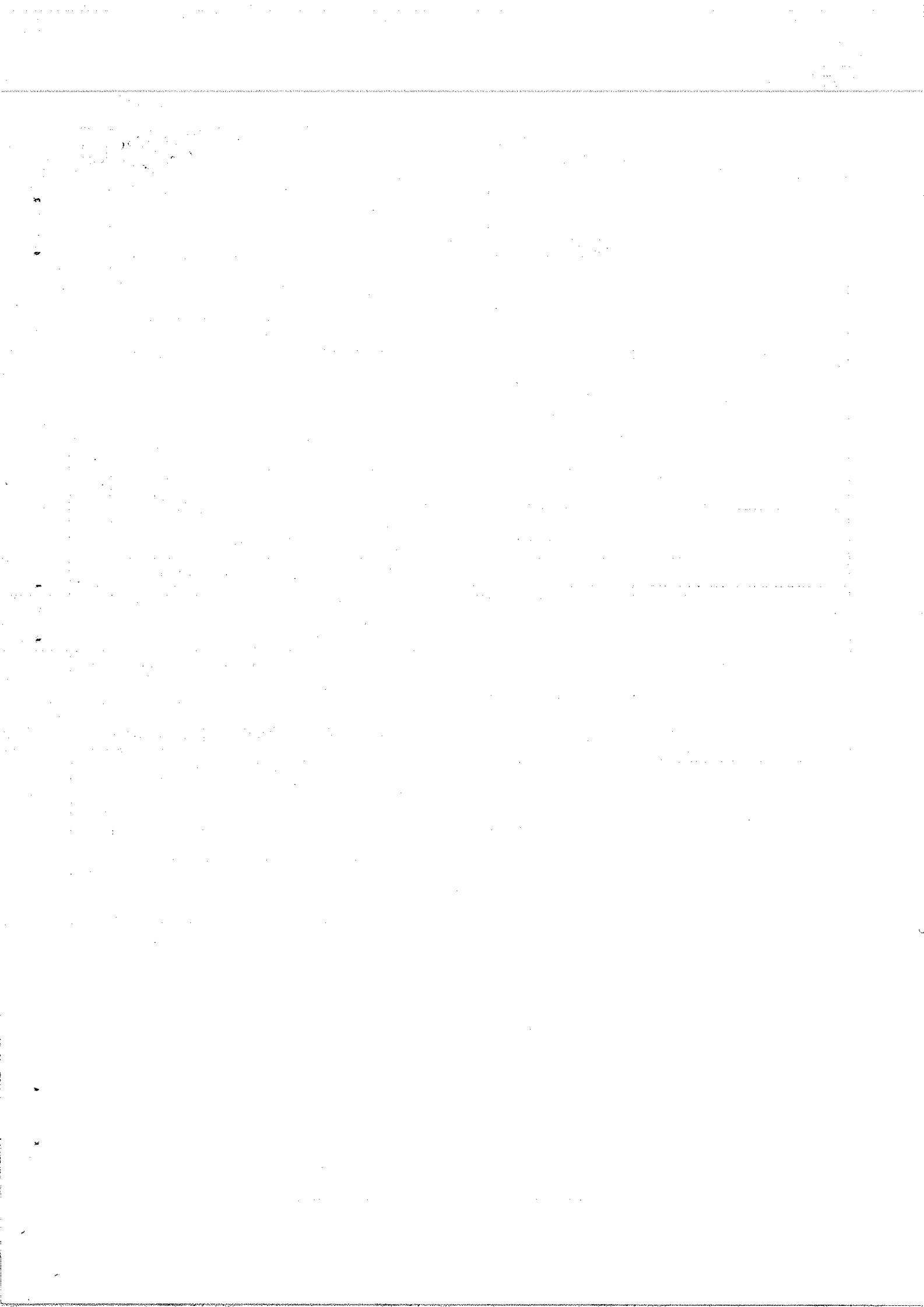
of Agricultural land under TIR and mutation to that effect took place vide Mutation Achintalwar and 3) Mr. Raju Venkatrao Achintalwar remained owner and possessor and thereafter 1) Mr. Pravin Venkatrao Achintalwar 2) Mr. Ganesh Venkatrao Sanjay Venkatrao Achintalwar has surrendered his right from the Agricultural land Venkatrao Achintalwar and 4) Mr. Raju Venkatrao Achintalwar and accordingly Mr. Venkatrao Achintalwar 2) Mr. Pravin Venkatrao Achintalwar 3) Mr. Ganesh Venkatrao Achintalwar. That, on dated 28.07.2014 partition took place in between 1) Mr. Sanjay Venkatrao Achintalwar.

That, on perusal of above record, it reveals that, Agricultural land under TIR was ancestral property of 1) Mr. Sanjay Venkatrao Achintalwar 2) Mr. Pravin Venkatrao Achintalwar 3) Mr. Ganesh Venkatrao Achintalwar and 4) Mr. Raju Venkatrao Achintalwar. East Land Gut No. 365, West Land Gut No. 366, South Land Gut No. 368 and North Land Gut No. 369.

Registration limits of Sub-Registrar, Nanded-1/2/3, bounded by, the Gram Panchayat limits of Gram Panchayat, Karadkhed and within the Gut No. 367, situated at Mouje Karadkhed, Taluka Degloor, District Nanded, within All the piece and parcel of Agricultural land admeasuring 01 H 16 R, bearing

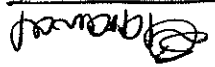
PROPERTY UNDER TIR

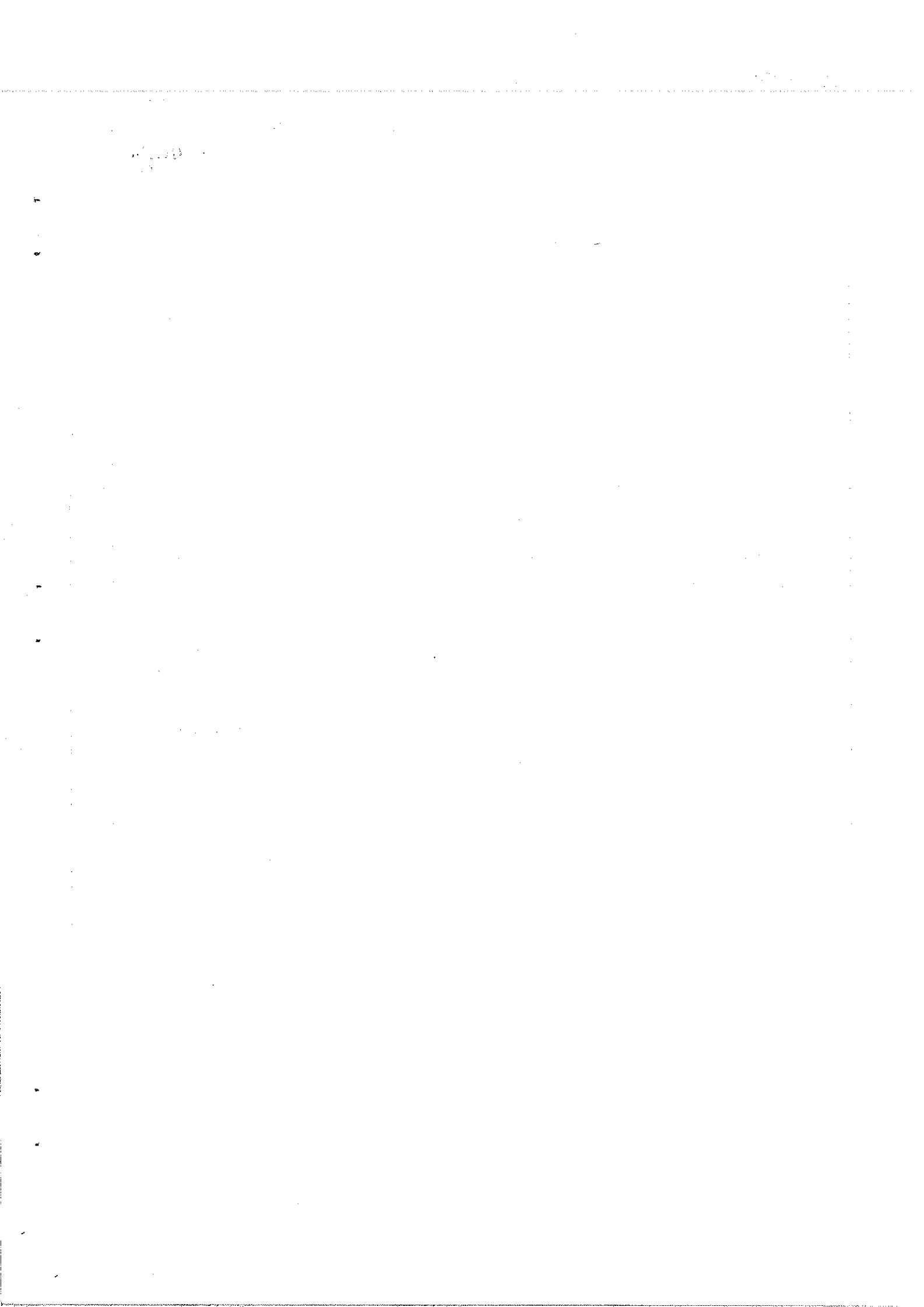
8. Chain of title tracing the title from the oldest title deed to the latest title deed establishing title of the property in question from the predecessors in title/ interest to the current title holder. And wherever minor's interest or other clog on title.

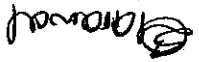


Ganesh Agro Industries, C-3 MIDC Area, Khanapur, Taluka Degloor, District Nanded
 vide its deed bearing Day Book No. 952/2020, dated 26.06.2020.
 That, so there is a charge/ encumbrance of Bank of Maharashtra, Branch Degloor
 over the plots under TIR.

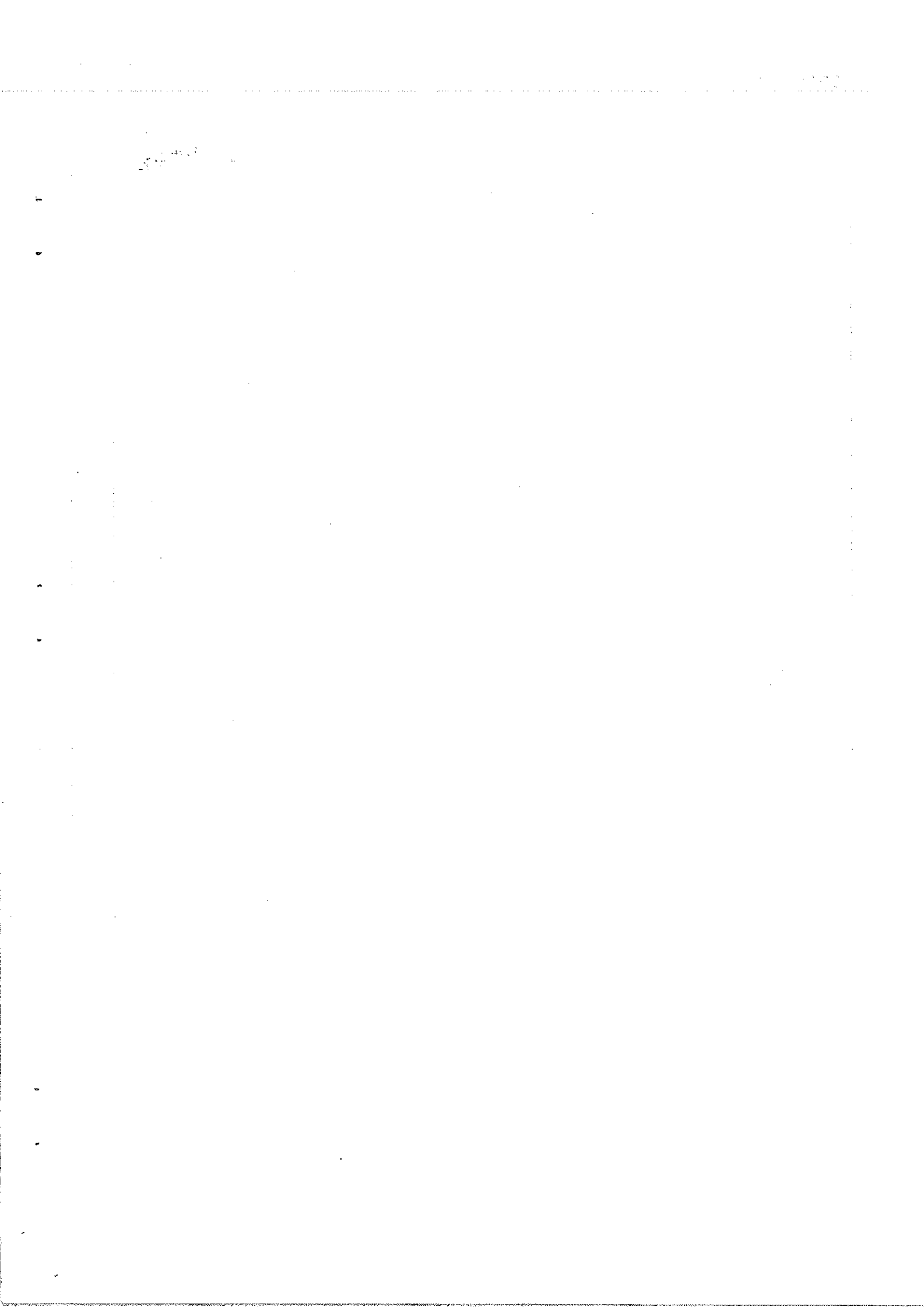
9	Nature of title of the intended mortgagor : Full ownership right, subject to charge/ encumbrance of Bank of Maharashtra, Branch Degloor.	Possessory Rights or Inam Holder or Government Grantee / Allotee etc.)	
10	If leasehold, whether : That, the property under TIR is not leasehold property, therefore this column will not be 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 sub-lease, check the lease deed in favour of the 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.

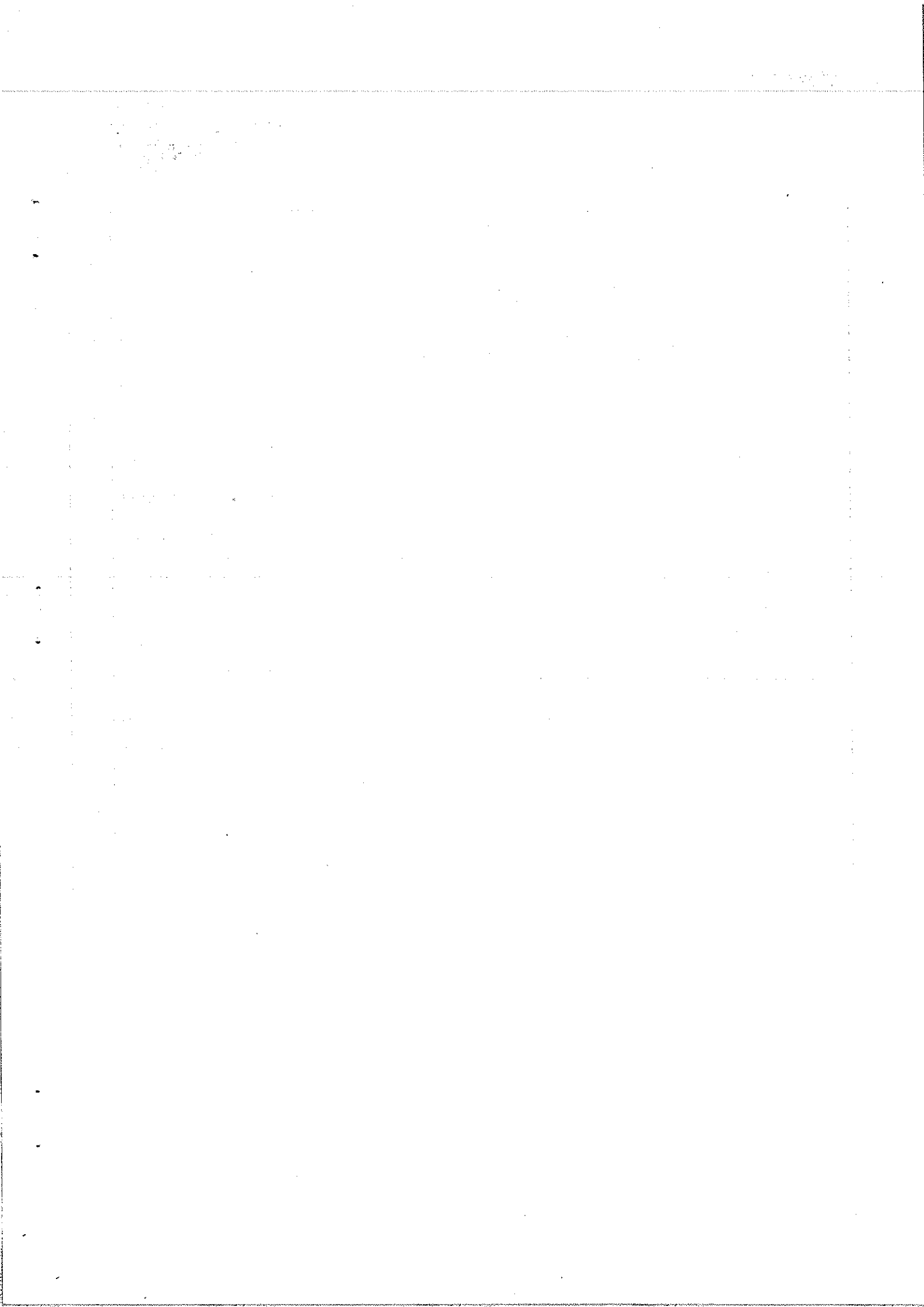

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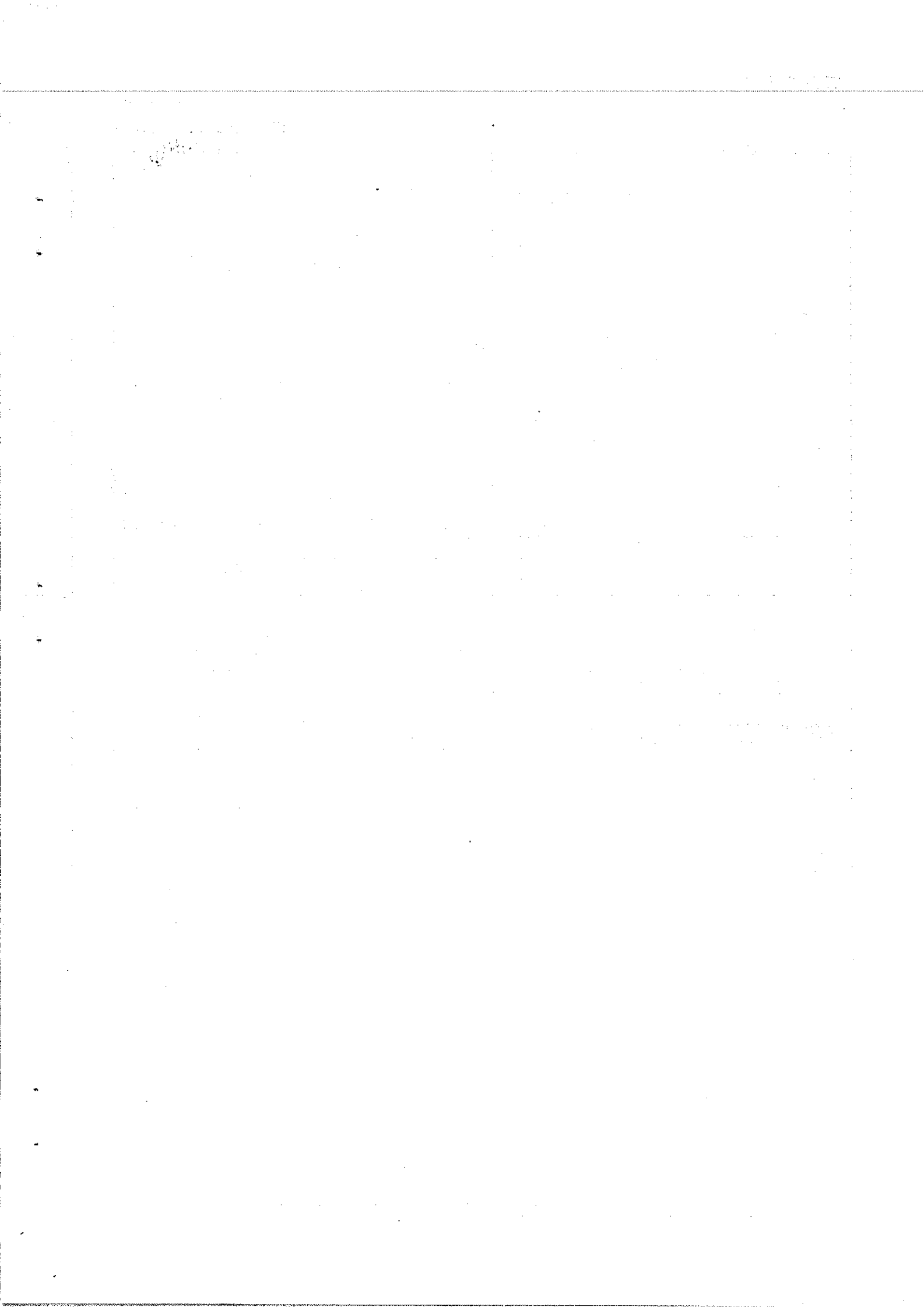

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<p>11 : If government grant/ allotment/ lease cum / sale agreement, whether, grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions,</p>	<p>The mortgagor is competent to create charge on such property,</p>	<p>11</p>
<p>Whether any permission from Government or any other authority is required for creation of mortgage and if so whether such valid permission is available.</p>	<p>Not applicable.</p>	<p>12</p>
<p>If occupancy right, whether :</p>	<p>Yes.</p>	<p>12</p>
<p>a) Such right is heritable and transferable,</p>	<p>That, the mortgagors are having heritable and transferable right, subject to charge/ encumbrance of Bank of Maharashtra, Branch Degloor.</p>	<p>13</p>
<p>b) Mortgage can be created</p>	<p>Yes, subject to charge/ encumbrance of Bank of Maharashtra, Branch Degloor.</p>	<p>13</p>
<p>Nature of minor's interest, if any and if so, :</p>	<p>That, there is no any minor's interest in the property under TIR, therefore this column will not be applicable.</p>	<p>13</p>
<p>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.</p>	<p>That, the property under TIR is not transferred by way of Gift/ Settlement deed, therefore this column will not</p>	<p>14</p>





b) Whether mutation has been affected and whether the mortgagor is in possession and enjoyment of his share.	c) Whether the partition made is valid in law and the mortgagor has acquired a mortgageable title thereon.	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.	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?	16	Whether the title documents include any testamentary documents / wills ?	a) In case of wills, whether the wills is registered will or unregistered will?	b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent Court?	c) Whether the property is mutated on the basis of will?	d) Whether the original will is available?	e) Whether the original death certificate of the testator is available?
Yes.	Yes, subject to charge/ encumbrance of Bank of Maharashtra, Branch Degloor.	Not applicable.	Not applicable.	That, the title documents include does not includes any testamentary documents / wills, therefore this column will not be applicable.	Not applicable.	Not applicable.	Not applicable.	Not applicable.	Not applicable.	Not applicable.

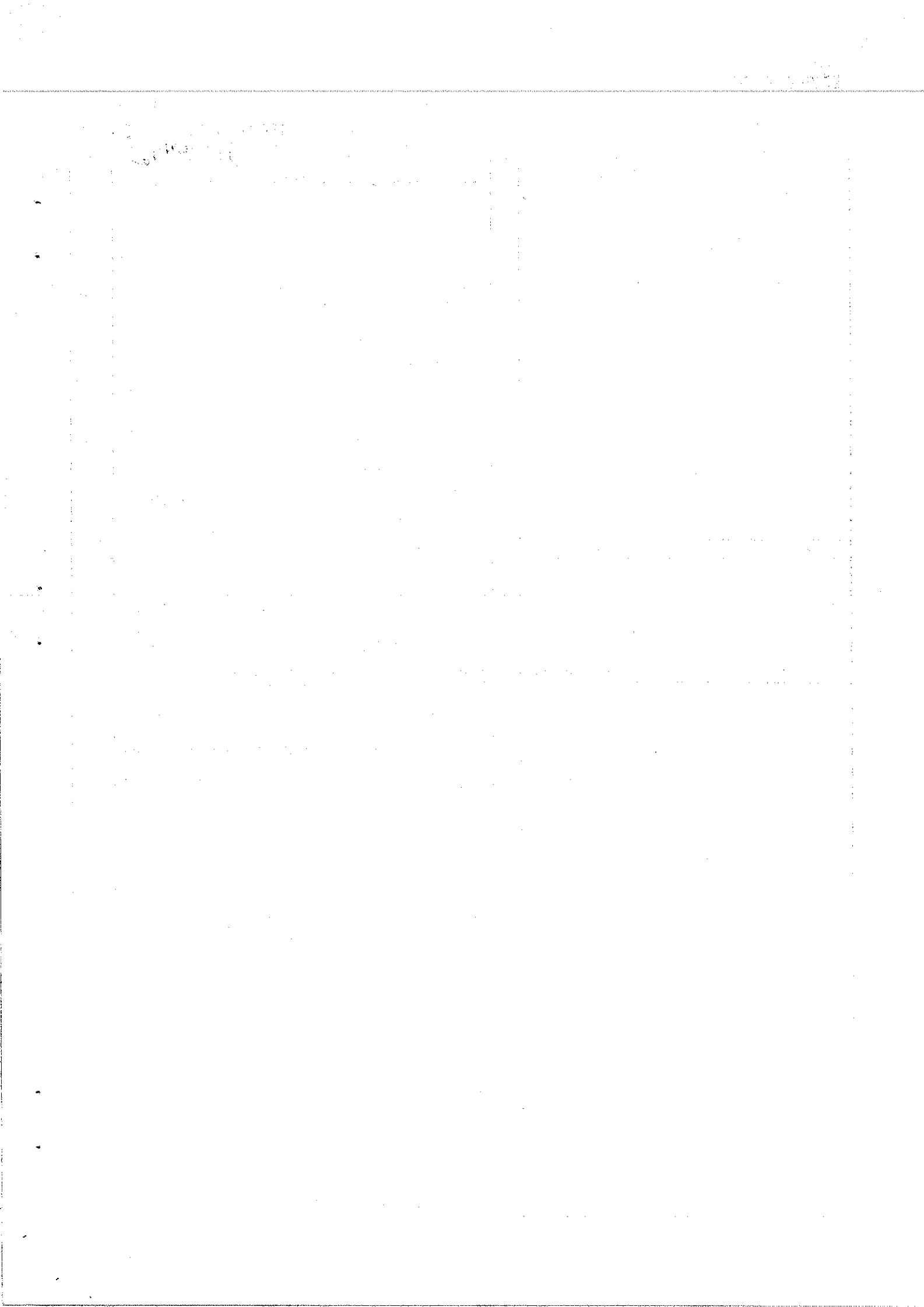


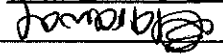
Not applicable.		f) What are the circumstances and / or documents to establish the will in question is the last and final will of the testator?	
That, the property is not wakf property, therefore this column will not be applicable.		a) Whether the property is subject to any wakf Rights	17
Not applicable.		b) Whether the property belongs to church/ temple or any religious/ other institutions having 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?	
That, the property is not HUF/ Joint family property, therefore this column will not be applicable.		a) Whether 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.	18
Not applicable.		b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	
That, the property does not belongs to trust, therefore this column will not be applicable.		a) Whether the property belongs to any trust or is subject to the rights of any trust?	19
Not applicable.		b) Whether the trust is a private or public trust and whether trust deed specifically authorize the mortgage of the property?	
Not applicable.		c) If so additional precautions /	

10/10/2023

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	permissions to be obtained for creation of valid mortgage?		
	(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.	Yes, the property to be mortgage is Agricultural land and the same can be 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?	Yes.	
	c) In 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, Coastal zone regulations, environmental clearance etc)	No.	
22	a) Whether the property is subject to any pending or proposed land acquisition proceedings? b) Whether any search/enquiry made with	No.	Not found.




 Sandeep R. Agrawal
 Advocate

	the land Acquisition Officer and the outcome of such relevant search/ enquiry?	23	a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?		b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement ?		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.	24	a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered?		b) Property belongs to the partners, whether thrown on hotchpots ? Whether formalities for the same have been completed as per applicable laws?		c) Whether the person(s) creating mortgage has / have authority to create mortgage for and on behalf of the firm?	25	a) Whether the property belongs to a limited company, check the borrowing powers, board resolution, authorization to create mortgage/ execution of documents,	That, the property does not belongs to Limited Company, so this column will not be applicable.
					Not applicable.		Not applicable.		That, the property under TIR does not belongs to Partnership firm, therefore this column will not be applicable.		Not applicable.		Not applicable.		That, the property does not belongs to Limited Company, so this column will not be applicable.	

The following information is provided for your reference:

1. The first section of the document discusses the importance of maintaining accurate records.

2. The second section details the procedures for handling confidential information.

3. The third section outlines the responsibilities of all staff members.

4. The fourth section describes the process for reporting incidents.

5. The fifth section provides information on the company's policies and procedures.

6. The sixth section discusses the role of the safety committee.

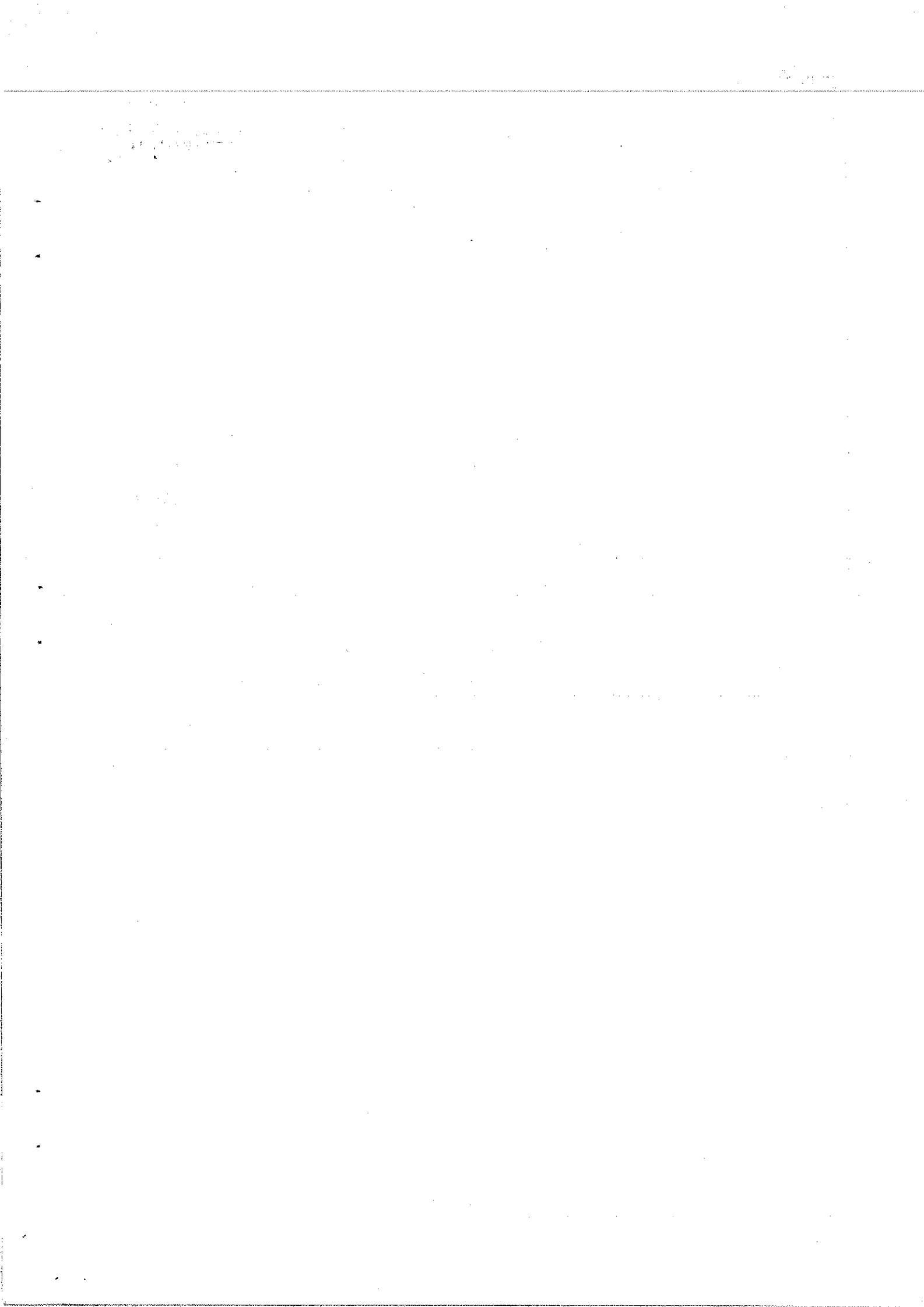
7. The seventh section covers the requirements for personal protective equipment.

8. The eighth section addresses the issue of workplace harassment.

9. The ninth section discusses the company's commitment to environmental sustainability.

10. The tenth section provides information on the company's health and safety program.

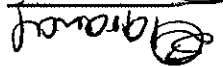
<p>Not applicable.</p>	<p>(c) In case the title documents is executed by the POA holder, please clarify whether the POA involved is (i) one executed by the</p>
<p>Not applicable.</p>	<p>b) Whether the POA involved is one coupled with interest, i.e. Development Agreement cum power of attorney. If so, 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.</p>
<p>That, no POA is involved in the claim of title, so this column will not be applicable.</p>	<p>27 a) Whether the POA is involved in the claim of title?</p>
<p>That, the property under TIR does not belongs to Society, therefore this column will not be applicable.</p>	<p>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.</p>
<p>No. Not applicable.</p>	<p>registration of any prior charges with the Company Registrar (ROC), Articles of Association/ provision for common seal etc. b) i) Whether the property (to be mortgage) is purchased by the above company from any other company or limited liability partnership (LLP) firm? Yes / No. ii) If yes whether the search of charges of the property (to mortgage) has been carried out with Registrar of companies (ROC) in respect of such vendor company/ LLP (seller) and the vendee company purchaser)?</p>



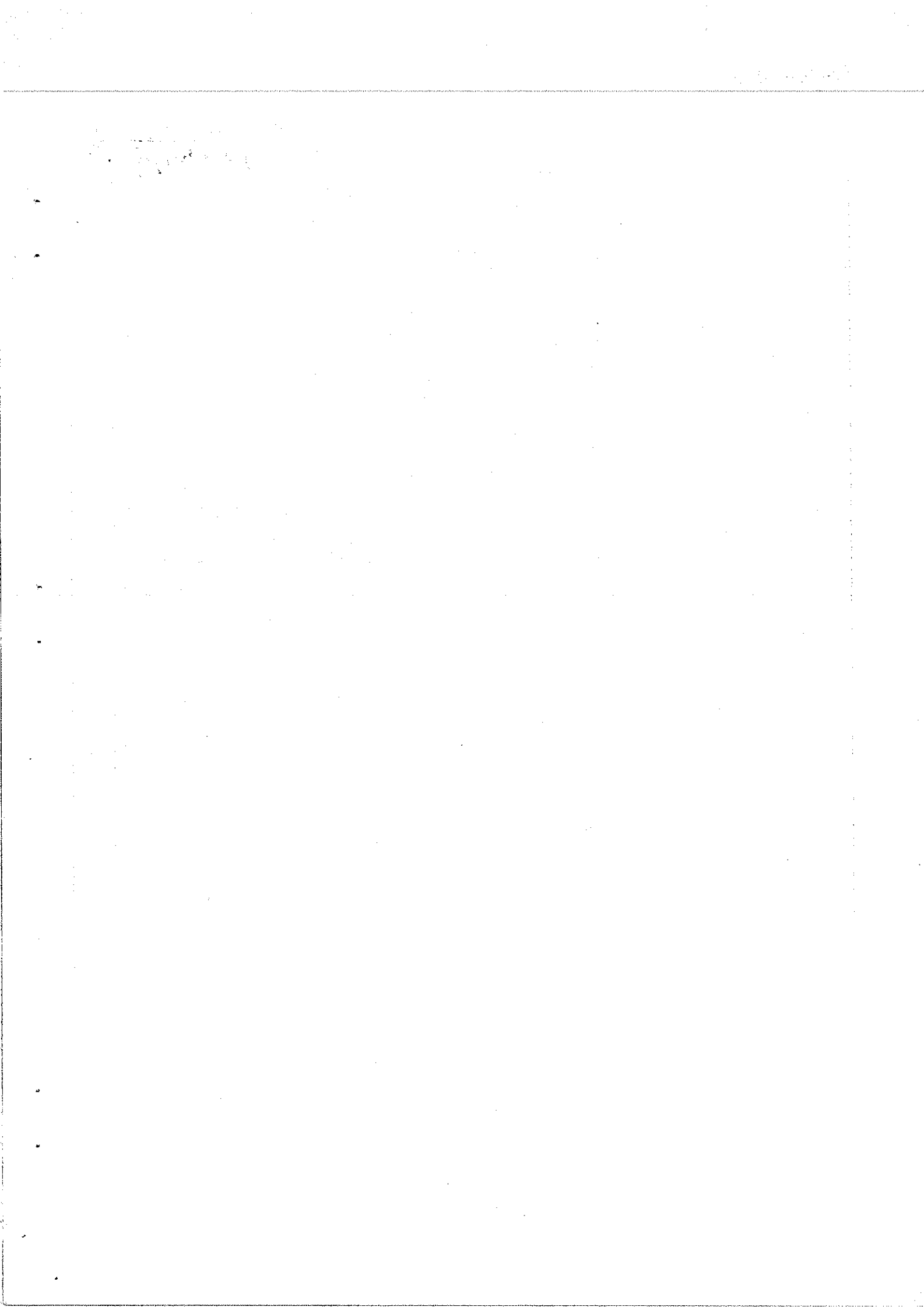
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	<p>builders viz. Companies/ Firms/ Individual or Proprietary Concerns in favour of their partners/Employees/ Authorised Representatives to sign Flat Allotment Letters, NOCs, Agreement of sale, Sale Deeds, etc. in favour of buyers of flats/ units (builder's POA) or (ii) other type of POA (common POA)</p>
Not applicable.	<p>(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?</p>
Not applicable.	<p>(e) In case of common POA (i.e. POA other than builder's POA, please clarify the following clauses in respect of POA.)</p>
Not applicable. Not applicable. Not applicable. Not applicable.	<p>i. Whether the original POA is verified and the title investigation is done on the basis of original POA? ii. Whether the POA is registered one? iii. Whether the POA is special or general one ? iv. Whether the POA contains a specific authority for execution of title document in question?</p>
Not applicable.	<p>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?)</p>
Not applicable.	<p>g) Please comment on the genuineness of</p>

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		POA?	
No.		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.	28
That, the property is not flat/ apartment or residential / commercial complex, therefore this column will not be applicable.		If the property is a flat/ apartment or residential/ commercial complex, check and comment on the following:	29
Not applicable.		a) Promotor'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;	



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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.	l) Share Certificate;
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-op. 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.
That, there is registered charge/ encumbrance of Bank of Maharashtra, Branch Degloor over the property under TIR.	Encumbrances, attachments, and / or claims whether of Government, Central or State or other local authorities or third party claims, liens etc. and details thereof.
1993-2022 i.e. 30 years vide Application No. 0-2022, Receipt No. 148,	31 The period covered under the encumbrances Certificate and the name of the person in whose favor the encumbrance is created and if so, satisfaction of charge, if any.

1. Introduction

2. Methodology

3. Results

4. Discussion

5. Conclusion

6. References

7. Appendix

8. Acknowledgements

9. Contact Information

10. Summary

11. Bibliography

12. Index

13. Glossary

14. Appendix A

15. Appendix B

16. Appendix C

17. Appendix D

18. Appendix E

19. Appendix F

20. Appendix G

21. Appendix H

22. Appendix I

23. Appendix J

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<p>any.</p>		<p>Dated 13.01.2022. E- Search is enclosed herewith.</p>
<p>32</p>	<p>Details regarding property tax or land revenue or other statutory dues paid/ payable as on date and if not paid, what remedy?</p>	<p>Not applicable.</p>
<p>33</p>	<p>a) Urban land ceiling clearance, whether required and if so, details thereon, b) Whether no objection certificate under the Income Tax Act is required/ obtained?</p>	<p>Not applicable.</p>
<p>34</p>	<p>Details of RTC extracts/ mutation extracts/ khata extracts pertaining to the property in question.</p>	<p>Annexed herewith.</p>
<p>35</p>	<p>Whether the name of mortgagor is reflected as owner in the revenue/ Municipal/ village records?</p>	<p>Yes.</p>
<p>36</p>	<p>a) Whether the property offered as security is clearly demarcated? b) Whether the demarcation/ partition of the property is legally valid?</p>	<p>Yes.</p>
<p></p>	<p>c) Whether the property has clear access as per documents?</p>	<p>No.</p>
<p>37</p>	<p>Whether the property can be identified from the following documents, and discrepancy/ doubtful circumstances, if any revealed on such scrutiny? a) Document in relation to electricity connection;</p>	<p>The property under TIR can be identified from 7/12 Extract and Touch map.</p>

1. Introduction

2. Methodology

3. Results and Discussion

4. Conclusion

The first part of the document discusses the background and objectives of the study. It highlights the importance of understanding the underlying mechanisms of the process being investigated. The methodology section describes the experimental setup and the data collection procedures. The results section presents the findings of the study, which show a significant correlation between the variables under investigation. The discussion section analyzes these results in the context of existing literature and provides insights into the implications of the findings. Finally, the conclusion summarizes the key points and suggests directions for future research.

References

1. Smith, J. (2018). The impact of environmental factors on human health. *Journal of Environmental Health*, 15(2), 123-135.

2. Johnson, A. (2019). A comprehensive review of the effects of air pollution on respiratory health. *Environmental Health Perspectives*, 127(3), 345-358.

3. Brown, C. (2020). The role of diet and lifestyle in preventing chronic diseases. *Nutrition Reviews*, 82(4), 289-301.

4. Davis, E. (2021). Advances in genetic testing and its applications in medicine. *Genetics in Medicine*, 23(1), 15-22.

5. White, F. (2022). The future of artificial intelligence in healthcare: Opportunities and challenges. *Health Affairs*, 41(5), e1234-1241.

Sandeep R. Agrawal
Advocate

		<p>b) Document in relation to water connection;</p> <p>c) Document in relation to Sales tax Registration, if any applicable;</p> <p>d) Other utility bills, if any;</p>	
<p>Not found.</p>		<p>In respect of the boundaries of the property, whether there is a difference/ discrepancy in any of the title documents or any other documents or the actual current boundary? Is so please elaborate/ comment on the same.</p>	<p>38</p>
<p>Not provided.</p>		<p>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 documents and that in the title deeds. (If the valuation report approved plan are not available at the time of preparation of TTR, please provide those comments subsequently, on making the same available to the advocate)</p>	<p>39</p>
<p>Already there is a charge/ encumbrance of Bank of Maharashtra, Branch Degloor found over the property under TTR.</p>		<p>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.</p>	<p>40</p>
<p>No. /</p>		<p>Whether the bank will be able to enforce SARFESI Act, if required against the property offered as security?</p>	<p>41</p>

1. The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that this is essential for ensuring the integrity of the financial statements and for providing a clear audit trail. The text also mentions that proper record-keeping is a key requirement for compliance with various regulatory standards.

2. The second part of the document focuses on the role of internal controls in preventing and detecting errors or fraud. It highlights that a robust system of internal controls is necessary to ensure that the organization's assets are protected and that its operations are conducted in a transparent and ethical manner. The text further notes that regular monitoring and evaluation of these controls are crucial for their effectiveness.

3. The third part of the document addresses the challenges of managing financial data in a complex and rapidly changing environment. It discusses the need for advanced software solutions and skilled personnel to handle the large volumes of data generated by modern organizations. The text also mentions the importance of staying up-to-date with the latest industry trends and technologies to maintain a competitive edge.

4. The fourth part of the document concludes by summarizing the key points discussed and reiterating the importance of a proactive approach to financial management. It encourages organizations to regularly review and update their financial policies and procedures to ensure they remain relevant and effective in the current business landscape.

5. The fifth part of the document provides a detailed overview of the various financial statements that are prepared and used by organizations. It explains the purpose and components of the balance sheet, income statement, cash flow statement, and statement of equity. The text also discusses how these statements are interconnected and how they provide a comprehensive view of the organization's financial performance and position.

6. The sixth part of the document discusses the importance of budgeting and forecasting in financial management. It explains how these tools help organizations to plan for the future, allocate resources effectively, and identify potential risks and opportunities. The text also mentions that budgeting and forecasting are essential for setting performance targets and measuring progress against those targets.

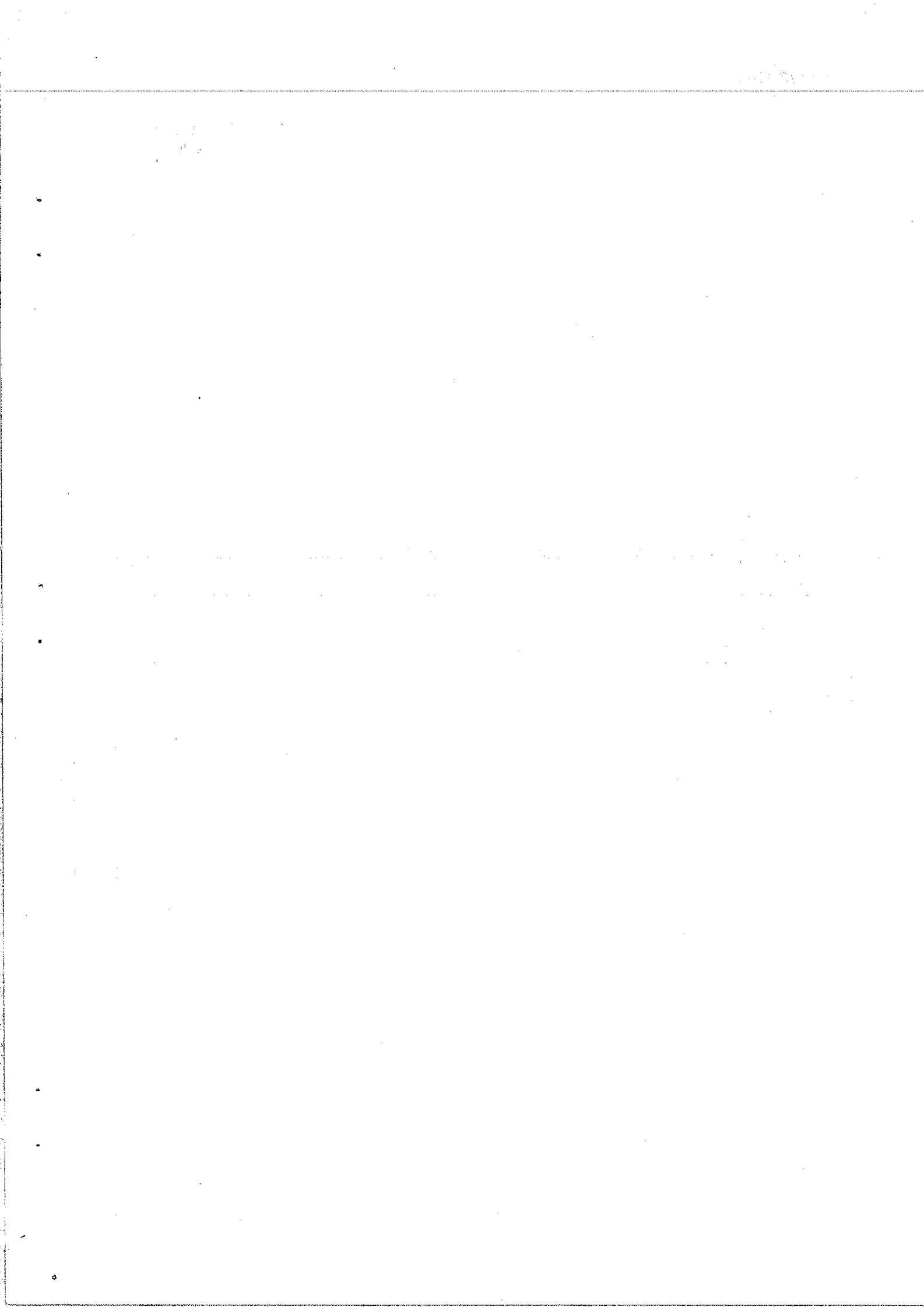
7. The seventh part of the document addresses the role of financial ratios in analyzing an organization's performance. It discusses various ratios such as the current ratio, debt-to-equity ratio, and return on equity, and explains how they are used to assess the organization's liquidity, solvency, and profitability. The text also notes that these ratios can be compared against industry benchmarks to provide a relative performance assessment.

8. The eighth part of the document discusses the importance of financial reporting and disclosure. It explains that organizations are required to provide accurate and timely financial information to their stakeholders, including investors, creditors, and regulatory authorities. The text also mentions that transparency in financial reporting is essential for building trust and confidence in the organization.

9. The ninth part of the document discusses the role of financial management in strategic decision-making. It explains that financial data and analysis are used to evaluate the feasibility and potential impact of various strategic options. The text also notes that financial management plays a key role in identifying and managing the financial risks associated with these options.

10. The tenth part of the document concludes by summarizing the key points discussed and reiterating the importance of a holistic approach to financial management. It encourages organizations to integrate financial management with their overall business strategy to ensure long-term success and sustainability.

<p>42</p> <p>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 precautions to be taken by the bank in this regard.</p>		
<p>43</p> <p>Whether the governing law/ constitutional documents of the mortgagor (other than the natural persons) permits creation of mortgage and additional precautions, if any, to be taken in such cases.</p>	<p>That, if the bank is going to sanction loan by mortgaging the property under TIR, then firstly Registered Redemption of Mortgage from Bank of Maharashtra, Branch Degloor in the name of M/s Ganesh Agro Industries should be obtained, secondly Registered Mortgage should be obtained and charge of loan should be recorded in Revenue Record.</p>	
<p>44</p> <p>Additional aspects relevant for investigation of title as per local laws.</p>	<p>No.</p>	
<p>45</p> <p>Additional suggestions, if any to safeguard the interest of bank/ ensuring the perfection of security.</p>	<p>That, if the bank is going to sanction loan by mortgaging the property under TIR, then firstly Registered Redemption of Mortgage from Bank of Maharashtra, Branch Degloor in the name of M/s Ganesh Agro Industries should be obtained, secondly Registered Mortgage should be obtained and charge of loan should be recorded in Revenue Record.</p>	
<p>46</p> <p>The specific persons who are required to create mortgage / to deposit documents creating mortgage.</p>	<p>Mr. Pravin Venkatrao Achintalwar 2) Mr. Ganesh Venkatrao Achintalwar and 3) Mr. Raju Venkatrao</p>	



Sandeep R. Agrawal
Advocate

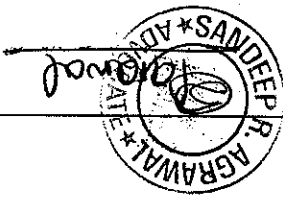
Adv. Sandeep R. Agrawal.

14.01.2022

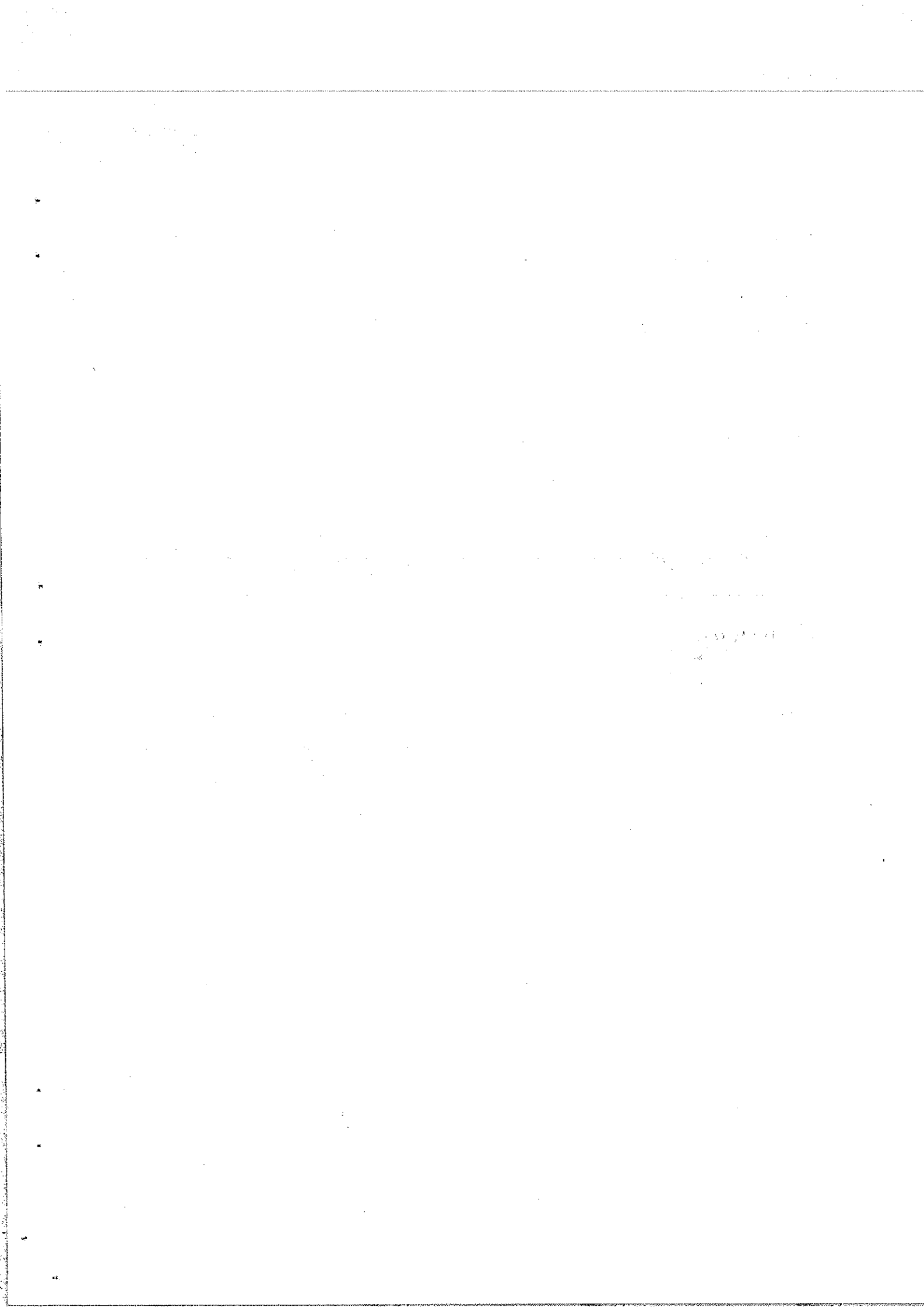
Date

Nanded

Place



Achtalwar.			47
No.		Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act, 2016? Y/N.	
Not applicable.		Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished,	
Not applicable.		Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?	
Not applicable.		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?	



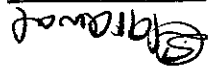
Certificate of Title on the Basis of Certified copies of the Title Deeds

1. I have examined the Certified copies intended to be deposited relating to the schedule property to be offered as security by way of Registered Mortgage and that the certified copies of documents of title referred to in the Opinion are valid as secondary evidence of Right, title and Interest and that if the said Registered Mortgage to be created on production of original title deeds will satisfy the requirements of creation of Registered Mortgage subject to charge/ encumbrance of Bank of Maharashtra, Branch Degloor and I further certify that:

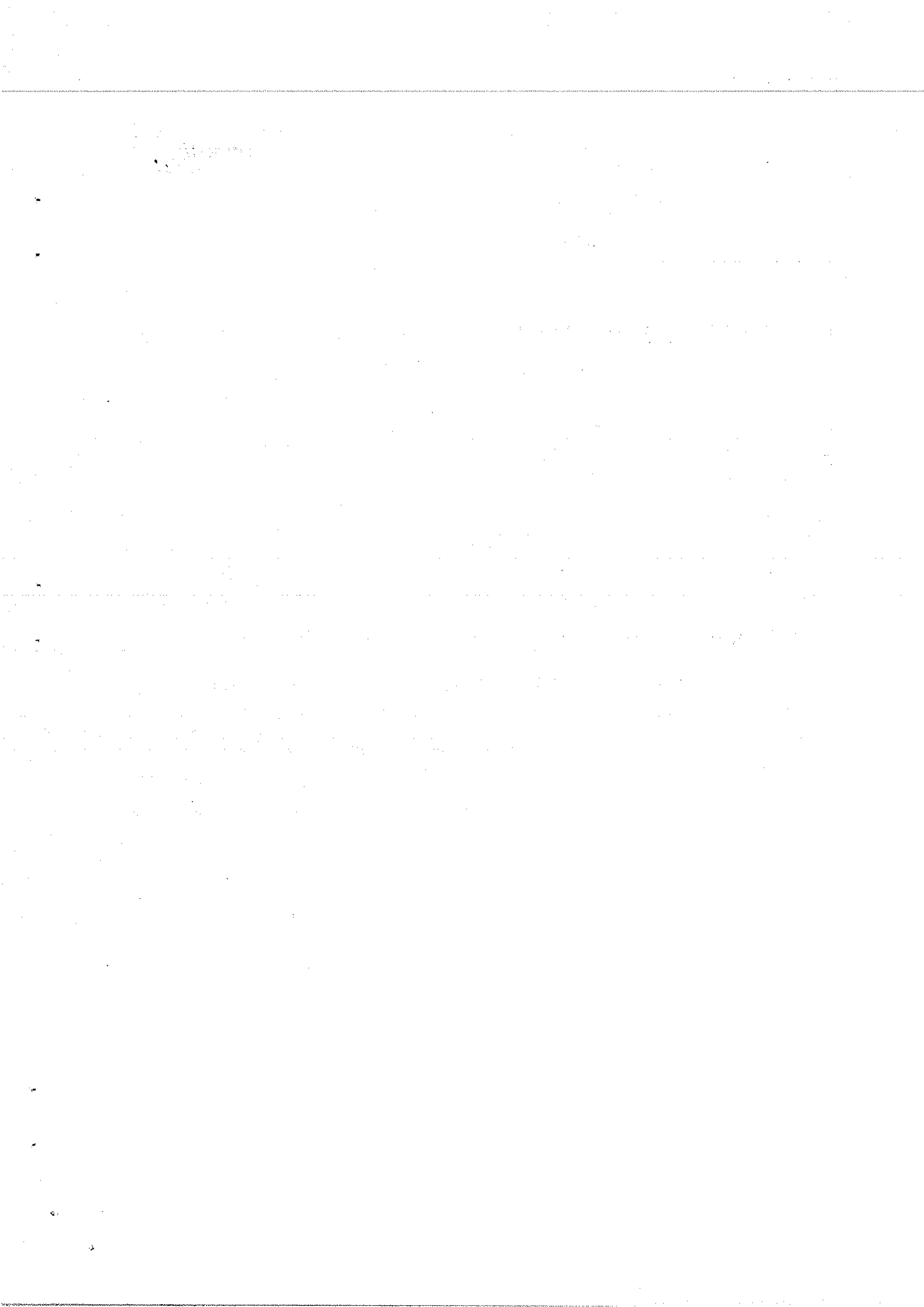
2. I have examined the Certified copies of Documents in detail, taking into account all the Guidelines in the check list vide Annexure-B and the other relevant factors and undertake to re-examine the original title deeds as and when produced and

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 Office, Revenue Records, Municipal / Panchayat Office, Land Acquisition Office, Registrar of Companies Office, Wakt Board (wherever applicable). Except the charge/ encumbrance of Bank of Maharashtra, Branch Degloor, I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage on production of the original title deeds. 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 Certified copies of Title Deeds, certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC) I hereby certify the genuineness on the basis of the certified copies of the Title Deeds. Suspicious/ Doubt, if any, has been clarified by making necessary enquiries.



Sandeep R. Agrawal
Advocate



5. There is charge/ encumbrance of Bank of Maharashtra, Branch Degloor as could be seen from the Encumbrance Certificate for the period from 1993 to 2022 pertaining to the Immovable Property covered by above said Certified copies Title Deeds.

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.

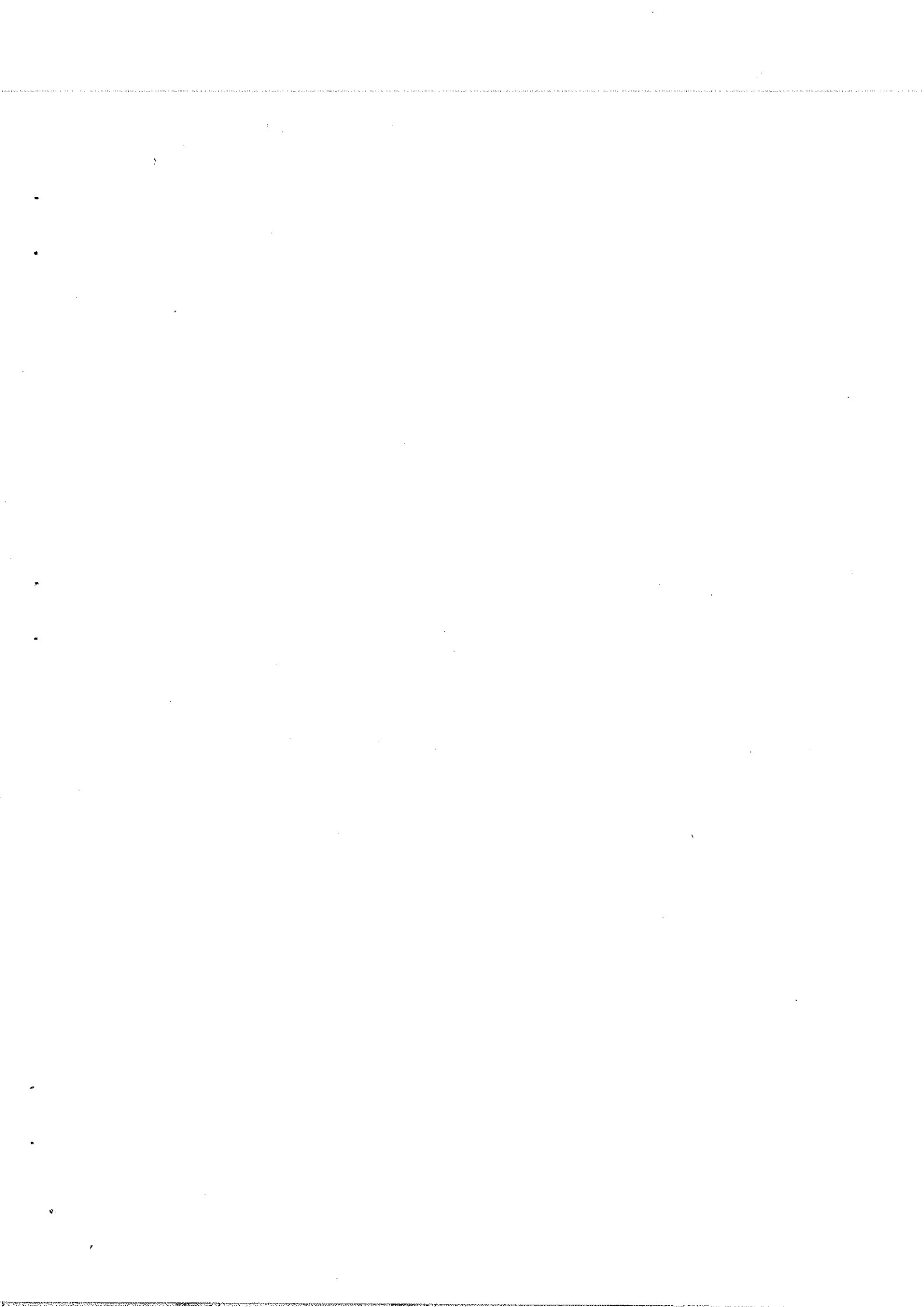
7. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower M/s Ganesh Agro Industries, subject to charge/ encumbrance of Bank of Maharashtra, Branch Degloor.

8. I certify that Mr. Pravin Venkatrao Achintalwar 2) Mr. Ganesh Venkatrao Achintalwar and 3) Mr. Raju Venkatrao Achintalwar has/ have an absolute, clear and Marketable title over the Schedule property, subject to charge/ encumbrance of Bank of Maharashtra, Branch Degloor. 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, subject to charge/ encumbrance of Bank of Maharashtra, Branch Degloor.

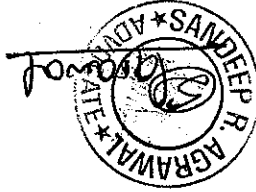
9. In case of creation of Mortgage by Deposit of title deeds, we certify that the deposit of original title deeds/ documents the certified copies of which have been examined would create a valid and enforceable mortgage:-

Sr. No	Date	Name of Parties	Remarks
01	--	7/12 Extract of Land Gut No. 367, Mouje Karadkhed, Taluka Degloor, District Nanded for the year 1994-95 to 2014-15.	Certified Copy.
02	05.07.2014	Mutation Entry No. 1019 issued by Revenue Department.	Certified Copy.
03	22.12.2021	7/12 Extract of Land Gut No. 367, Mouje Karadkhed, Taluka Degloor, District Nanded.	Certified Copy.

Sandeep R. Agrawal
Advocate



Adv. Sandeep R. Agrawal,
Nanded.



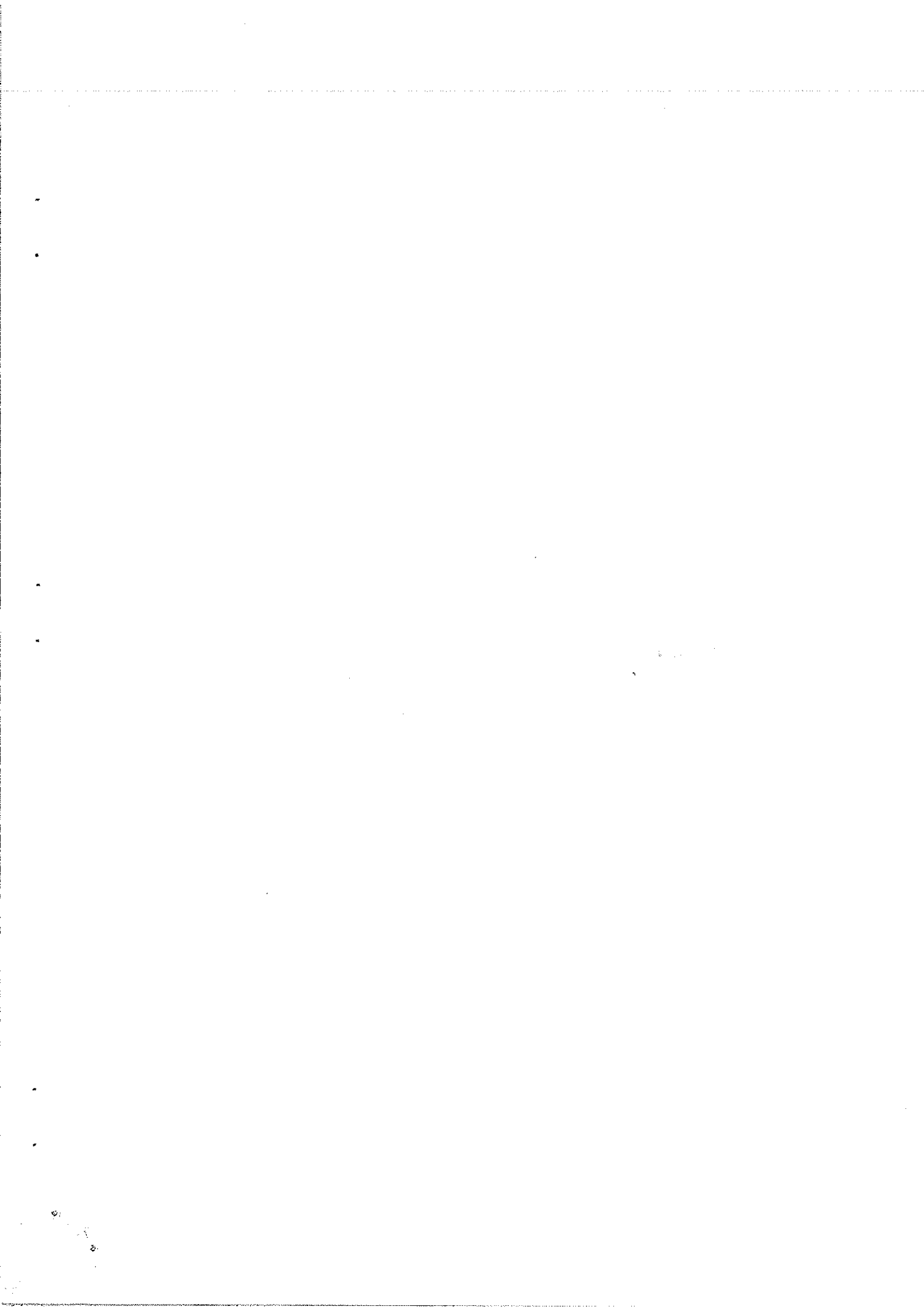
East	-	Land Gut No. 365,
West	-	Land Gut No. 366,
South	-	Land Gut No. 368 and
North	-	Land Gut No. 369.
Place	:	Nanded.
Date	:	14.01.2022.

All the piece and parcel of Agricultural land admeasuring 01 H 16 R, bearing Gut No. 367, situated at Mouje Karadkhd, Taluka Degloor, District Nanded, within the Gram Panchayat limits of Gram Panchayat, Karadkhd and within the Registration limits of Sub-Registrar, Nanded-1/2/3, bounded by,

SCHEDULE OF THE PROPERTY

11. Except the charge/ encumbrance of Bank of Maharashtra, Branch Degloor, there are no legal impediments for creation of mortgage on production of the original title deeds of which I have examined under any applicable law/ Rules in force.

04	27.12.2021	Tonch map of Land Gut No. 367, Mouje Karadkhd, Taluka Degloor, District Nanded.	Original.
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1/13/2022

1) द्याकाचा प्रकार: eChallan क्रम: रु.750/-
वीडी/धनादेश/ए अडिटर क्रमांक: MH011583046202122E दिनांक: 13/01/2022
दंडाचे नाव व पत्ता:

Sub Registrar Deglur

रु. 750.00

एकूण:

रु. 750.00

शोध व निरीक्षण
वर्षाने माल-करवलेह गट क्र.367 शोध सन 1993 ते 2022 (30 वर्षे)चे शोध.

सादर करणाऱ्याचे नाव: श्री संदिप अशपाल नाईड

दस्तावेजाचा प्रकार :

दस्तावेजाचा अनुक्रमांक: द्याल-0-2022

गणनाचे नाव: करवलेह

पावती क्र.: 148 दिनांक: 13/01/2022

Regn.:39M

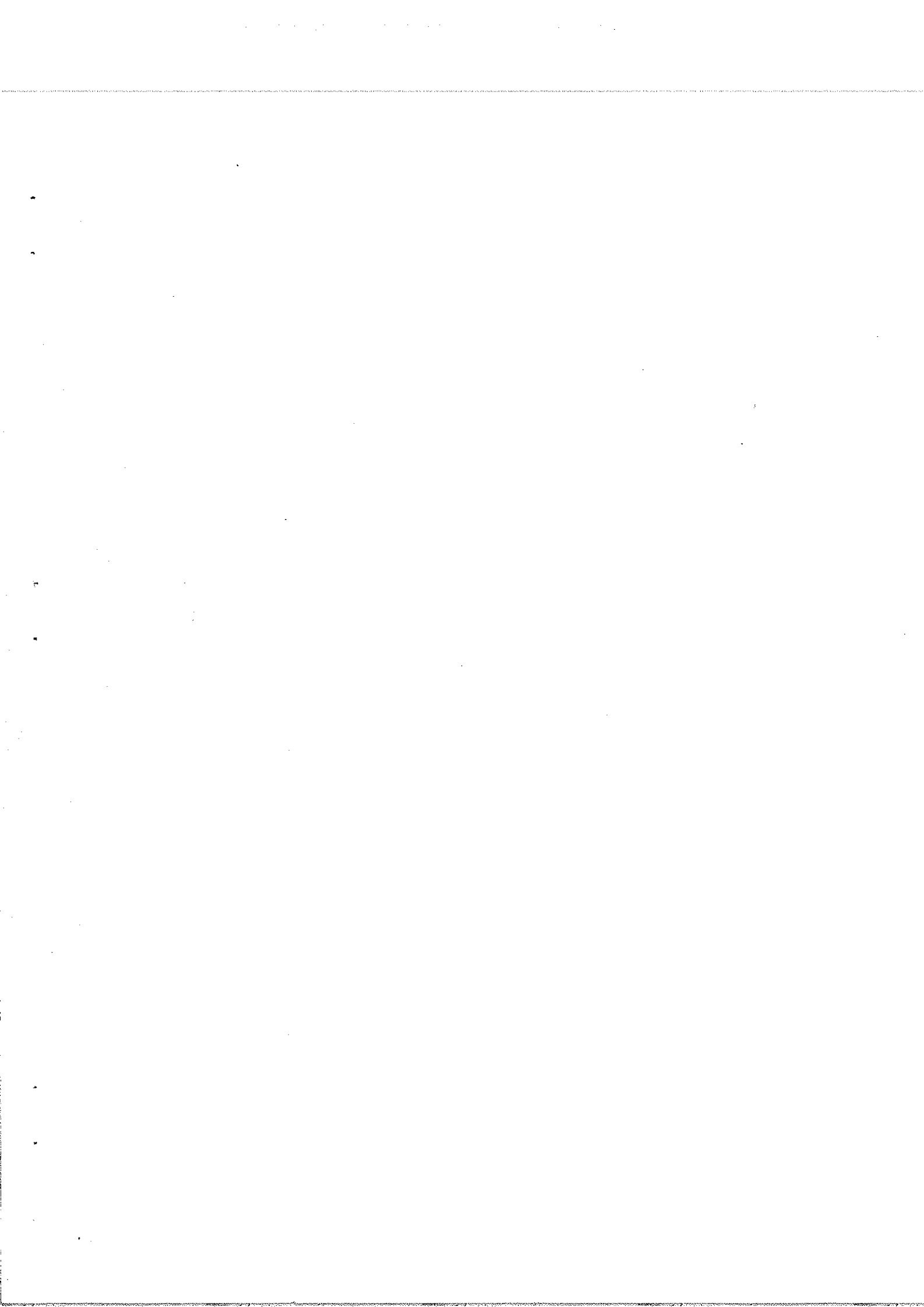
नोंदणी क्र.:39म

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Thursday, 13 January 2022 10:47 AM

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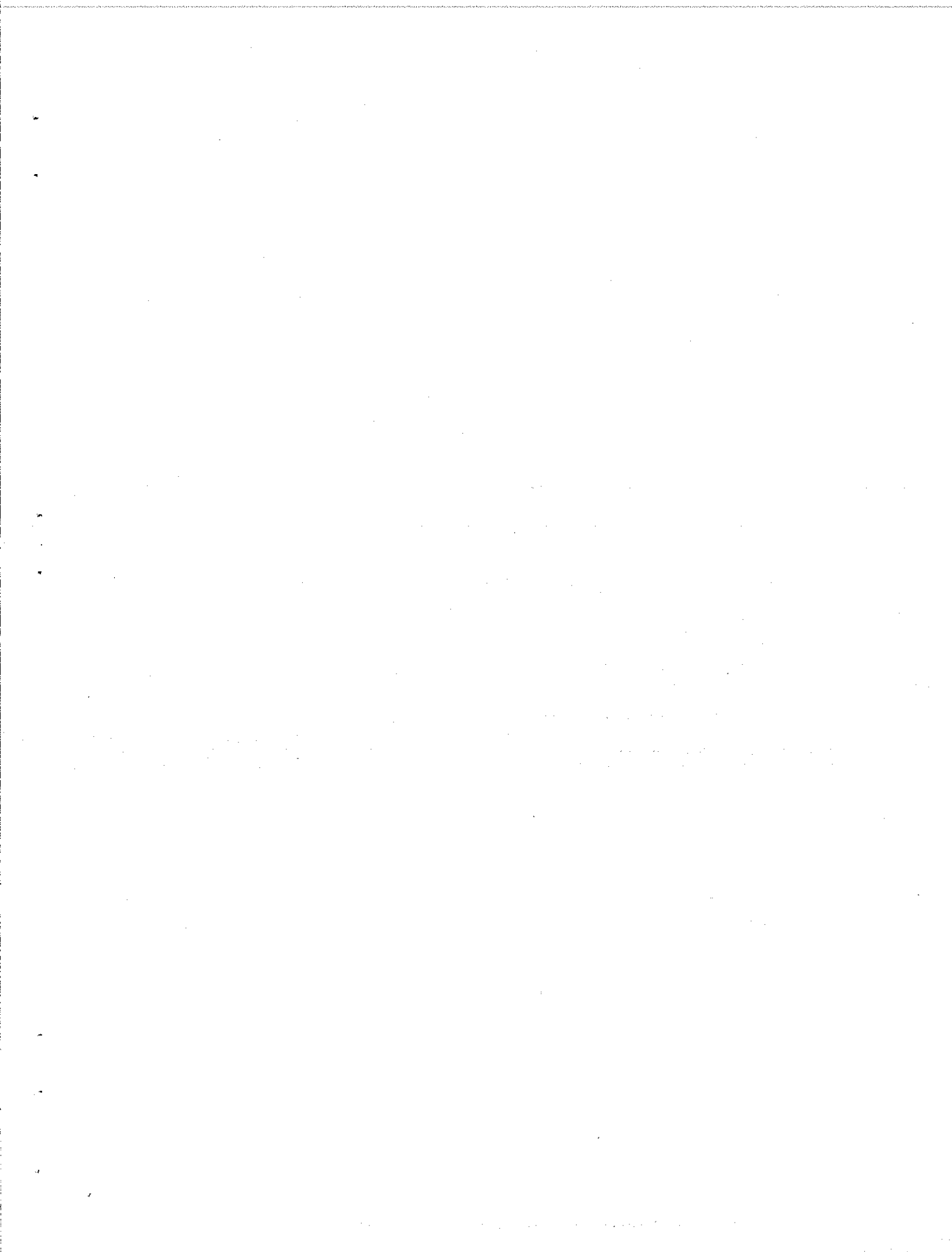
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नांदेड जिल्ह्यातील करडखेड या गावातील मिळकत प्रमाण क्रमांक=367 या मिळकतीचे 2002 ह्या कालावधीतील नोंदणीकृत दस्तावेजी माहिती सदर प्रणालीमध्ये दि. 29/01/2022 14:47:52 PM रोजी घेतलेल्या शोधामध्ये अडथळून आलेली नाही.

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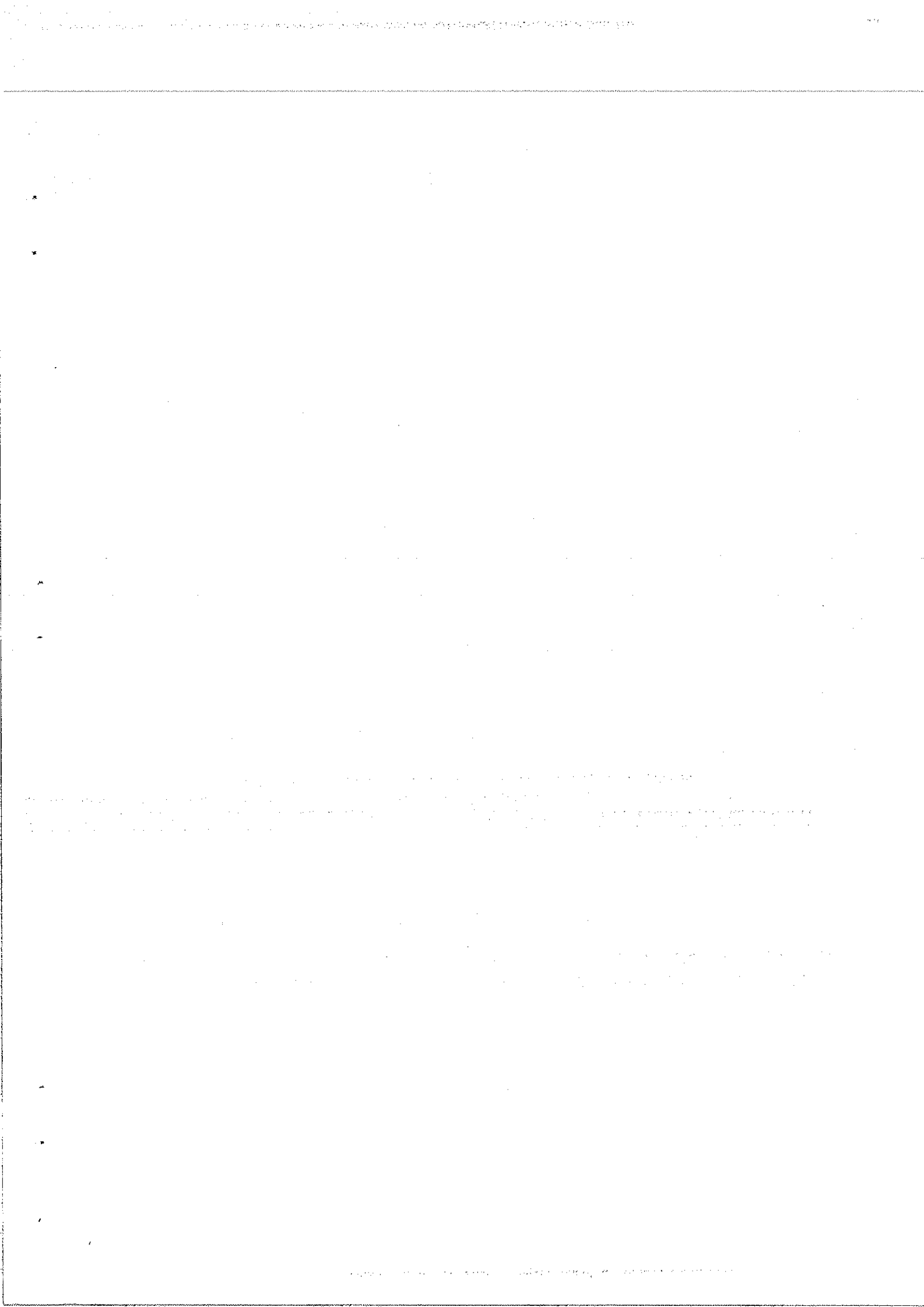
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Die folgenden Aussagen sind richtig oder falsch? Kreuzen Sie die richtige Antwort an.

1. Die Funktion $f(x) = \sin(x)$ ist periodisch.	<input type="checkbox"/>
2. Die Funktion $f(x) = \cos(x)$ ist periodisch.	<input type="checkbox"/>
3. Die Funktion $f(x) = \tan(x)$ ist periodisch.	<input type="checkbox"/>
4. Die Funktion $f(x) = \cot(x)$ ist periodisch.	<input type="checkbox"/>
5. Die Funktion $f(x) = \sec(x)$ ist periodisch.	<input type="checkbox"/>
6. Die Funktion $f(x) = \csc(x)$ ist periodisch.	<input type="checkbox"/>

Die folgenden Aussagen sind richtig oder falsch? Kreuzen Sie die richtige Antwort an.

7. Die Funktion $f(x) = \sin(x)$ ist ungerade.	<input type="checkbox"/>
8. Die Funktion $f(x) = \cos(x)$ ist gerade.	<input type="checkbox"/>
9. Die Funktion $f(x) = \tan(x)$ ist ungerade.	<input type="checkbox"/>
10. Die Funktion $f(x) = \cot(x)$ ist ungerade.	<input type="checkbox"/>
11. Die Funktion $f(x) = \sec(x)$ ist gerade.	<input type="checkbox"/>
12. Die Funktion $f(x) = \csc(x)$ ist ungerade.	<input type="checkbox"/>

YES

रद्द / Cancel

CERSAI Search

नांदेड विस्ताराल करलेखे या गावातील निळकत भूभाग क्रमांक=367 या निळकतीचे 2012 ह्या कालावधीतील नोंदणीकृत दस्तावी माहिती सदर गुजलीमधु दि. 29/01/2022 15:13:05 PM रोजी घेतलेल्या शोधामध्ये आढळून आलेली नाही.

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YES

रद्द / Cancel

CERSAI Search

नॉटिफिकेशन करत असलेल्या या मालकीचे 2013 चा काळावधीतील
नॉटिफिकेशन करत असलेल्या या मालकीचे 29/01/2022 19:53:13 PM रोजी घेतलेल्या या मालकीचे नॉटिफिकेशन आलेले
आहे.

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The American Red Cross is a national organization that provides relief to the victims of natural disasters and war. It is a non-profit organization that is supported by the generosity of the American people. The American Red Cross is a member of the International Red Cross and Red Crescent Movement, which is a global network of national Red Cross and Red Crescent societies. The American Red Cross is committed to providing humanitarian assistance to those in need, and to promoting the principles of the Red Cross and Red Crescent Movement.

The American Red Cross has a long history of providing relief to the victims of natural disasters and war. It was founded in 1881, and has since then provided relief to millions of people in need. The American Red Cross has provided relief to the victims of the Great Depression, the Dust Bowl, and the Second World War. It has provided relief to the victims of natural disasters such as hurricanes, earthquakes, and floods. It has provided relief to the victims of war, including the victims of the Holocaust and the Vietnam War.

The American Red Cross is committed to providing relief to the victims of natural disasters and war, and to promoting the principles of the Red Cross and Red Crescent Movement. It is a national organization that is supported by the generosity of the American people. The American Red Cross is a member of the International Red Cross and Red Crescent Movement, which is a global network of national Red Cross and Red Crescent societies.

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YES

रद्द / Cancel

CERSAI Search

नाईड विस्तारित करडवेड या गावातील निळकत भूभाग कमांक=367 या निळकतीचे 2014 ह्या कालावधीतील नोंदणीकृत दस्तावेजी माहिती सदर गुणालीमधु र्दि. 29/01/2022 19:53:48 PM रोजी घेतलेल्या शोधामधु आढळून आलेली नाही.

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CERSAI Search

चाईड विद्यालय करडखेड या गावातील मिळकत प्रमाण क्रमांक=367 या मिळकतीचे 2015 ह्या कालावधीतील नोंदणीकृत दस्तावेजी माहिती सदर प्रणालीमध्य दि. 29/01/2022 19:54:15 PM रोजी घेतलेल्या शोधामध्ये अडथळ न आलेली नाही.

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[The following text is extremely faint and illegible due to low contrast and scan quality. It appears to be the main body of a research paper, likely containing an abstract, introduction, and methodology section.]

[This section contains several lines of text, possibly a conclusion or a summary of findings, which are also illegible due to the same quality issues.]

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YES

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नाईड खिड्यालील करडखेड या गावातील मिळकत मूल्यान क्रमांक=367 या मिळकतीचे 2019 ह्या कारणावधीतील नोंदणीकृत दस्तावेजी माहिती सदर प्रणालीमध्ये दि. 29/01/2022 19:56:17 PM रोजी घेतलेल्या शोधामध्ये आढळून आलेली आहे.

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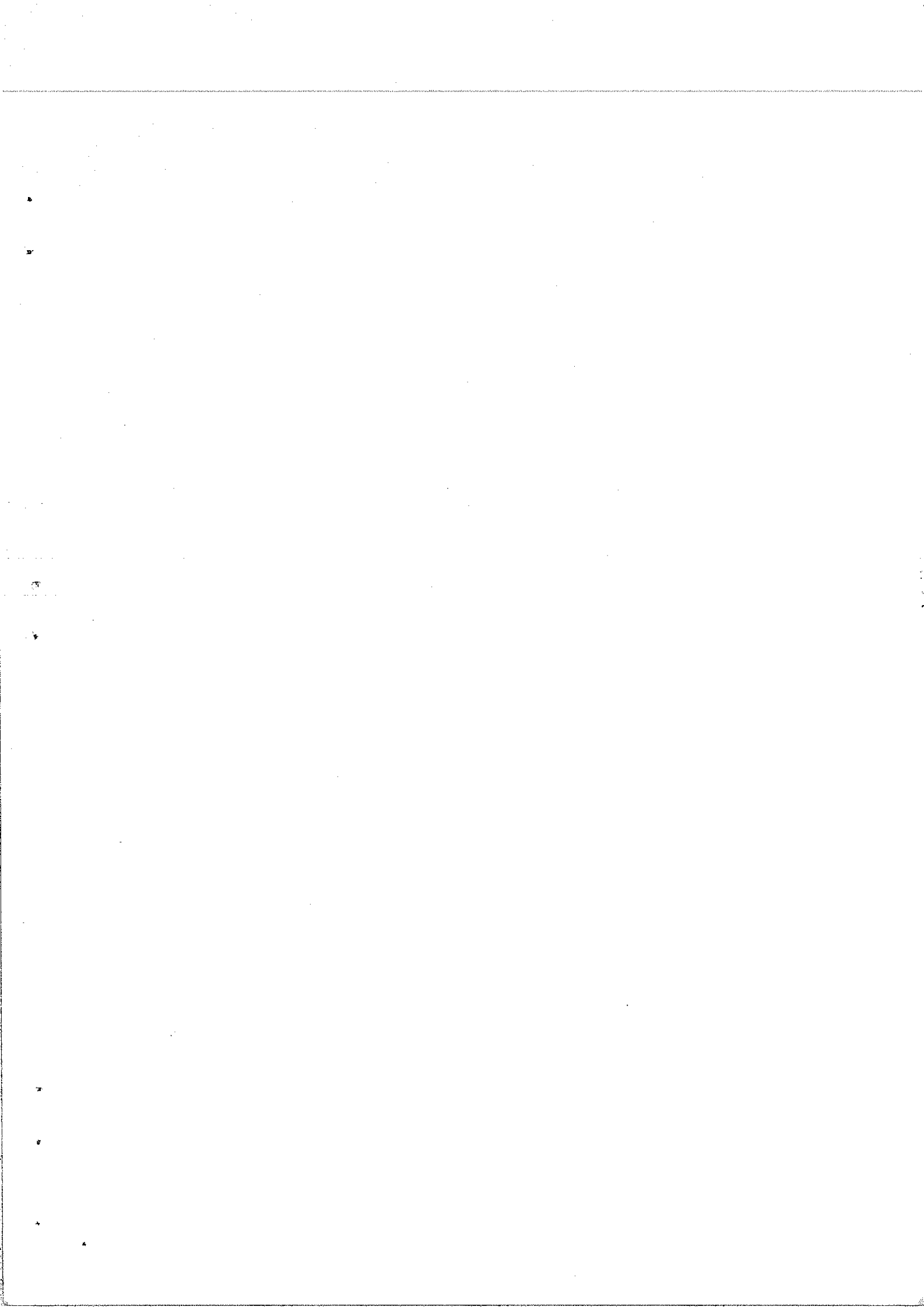
YES

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नांदेड विद्यापीठ करखेड या गावातील निळकंठ भूमापन क्रमांक=367 या निळकंठीचे 2022 र्हा कालावधीतील नोंदणीकृत दस्तावेजी माहिती घट्टर प्रणालीमधून दि. 29/01/2022 19:57:44 PM रोजी घेतलेल्या योजनेमधून आढळून आलेली नाही.

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೧೫/೧೨/೨೦೨೨ ರ ದಿನಾಂಕದಿಂದ ಪ್ರಾರಂಭಿಸಲಾಗುವಂತಹ ಸರ್ಕಾರಿ ಸೇವೆಗಳಲ್ಲಿ ಸೇವೆಗಾರರನ್ನು ನೇಮಕಿಸುವುದರ ಬಗ್ಗೆ ಸೂಚನೆ. <https://dnshk.mahabum.gov.in/dsh/> ಮತ್ತು <https://dnshk.mahabum.gov.in/dsh/> ಮೇಲೆ ಸೂಚನೆ ಪ್ರಕಟಿಸಲಾಗಿದೆ.

ಪುಟ ಸಂ. ೨/೨



ಬಿಡಿ - ೨, ಬಿಡಿ - ೩, ಬಿಡಿ - ೪, ಬಿಡಿ - ೫, ಬಿಡಿ - ೬, ಬಿಡಿ - ೭, ಬಿಡಿ - ೮, ಬಿಡಿ - ೯, ಬಿಡಿ - ೧೦, ಬಿಡಿ - ೧೧, ಬಿಡಿ - ೧೨

ಕ್ರ. ಸಂ.	ನಾಮ	ವಿದ್ಯಾರ್ಹತೆ	ವಯಸ್ಸು	ವಿಧಿ	ವಿಧಿ	ವಿಧಿ	ವಿಧಿ	ವಿಧಿ	ವಿಧಿ	ವಿಧಿ	ವಿಧಿ	ವಿಧಿ	ವಿಧಿ	ವಿಧಿ	ವಿಧಿ	ವಿಧಿ	ವಿಧಿ	ವಿಧಿ	ವಿಧಿ
೧	೨	೩	೪	೫	೬	೭	೮	೯	೧೦	೧೧	೧೨	೧೩	೧೪	೧೫	೧೬	೧೭	೧೮	೧೯	೨೦

ನಿರ್ದೇಶನ: ಸರ್ಕಾರದ ಸೇವೆಗಾರರನ್ನು ನೇಮಕಿಸುವುದರ ಬಗ್ಗೆ ಸೂಚನೆ. <https://dnshk.mahabum.gov.in/dsh/> ಮತ್ತು <https://dnshk.mahabum.gov.in/dsh/> ಮೇಲೆ ಸೂಚನೆ ಪ್ರಕಟಿಸಲಾಗಿದೆ.

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दिनांक: १२/१२/२०२१

आहे. कृपया खालीलप्रमाणे लिहून दिले आहे.

व्यक्तींना माहिती व समजावणीसाठी खरी आहे. सध्या माहिती खोटी आढळून
आल्यास, भारतीय टॅड सहिती अन्वये आणि/किंवा संबंधित कायद्यानुसार मांडण्यात
आणता येईल व त्यानुसार मांडण्यात येईल. याची मज्या पूर्ण जाणीव

मा यादारे घोषित करतो/करते की, वरील सर्व माहिती मांडण्या

३०१३	३०१३	३०१३
३०१३	३०१३	३०१३
३०१३	३०१३	३०१३

जमीन असून मांडण्या जमीनच्या सर्व हिस्सा खालील प्रमाणे आहेत.

आधार नंबर: ३५३०५५२१७७२, मालिका: ३०१३
 माहिती: ३०१३, क्षेत्र: ११६६, क्षेत्र नंबर: ३६७७, ११६६, ३०१३



(आसन क्रमांक: प्रथम ३६४४/३४५/४.क.७७/१८ अ)

वर्तमान (नकाशा) बाबत खालीलप्रमाणे

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