



**Madhav B. Pawde**

B.S.L.,LL.B.,LL.M.

**LEGAL ADVISOR**

State Bank of India

Union Bank of India

Karnataka Bank

Godavari Urban Co-operative Bank, Nanded.

Abhyudaya Co-operative Bank, Nanded.

Date :

Date : 15/12/2021

To,  
Asst. General Manager  
State Bank of India  
Doctors Line, Nanded.

Dear Sir,

I am sending along with this letter Title Investigation report in respect agriculture land bearing land gut no.40 total admeasuring 01H.01R land out of land bearing survey no. 49/B & 50A situated at, Karadkhed, Tq. Degloor, Dist- Nanded.

Thanking you,

Your's faithfully,

**Adv. Madhav B. Pawde,  
Nanded.**



2013 Agri land

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Date :

**Title investigation Report in respect of agriculture land bearing land gut no.40 total admeasuring 01H.01R land out of land bearing survey no. 49/B & 50A situated at, Karadkhed, Tq. Degloor, Dist-Nanded.**

Prepared by

Adv. Madhav B. Pawde,  
Nanded.

## Annexure – B

1.	a) Name of the Branch/Business Unit/Office seeking opinion.	: <b>Asst. General Manager State Bank of India Doctors Line, Nanded.</b>
	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.	: <b>M/s Venkateshwara Dall Industries through its Proprietor Shri. Rajiv S/o Venkatrao Achintalwar R/o Plot no. B-1, MIDC, Khanapur, Tq. Degloor, Dist – Nanded &amp; H.No. 4644, Line Galli, Degloor.</b>
2.	a) Name of the unit/concern/company/person offering the property/ (ies) as security.	: <b>Shri. Ganesh, Pravin &amp; Raju S/o Venkatrao Achintalwar R/o H. No. 4644, Line Galli, Degloor.</b>
	b) Constitution of the unit/concern/person/body/authority offering the property for creation of charge.	<b>Shri. Ganesh, Pravin &amp; Raju S/o Venkatrao Achintalwar R/o H. No. 4644, Line Galli, Degloor.</b>
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Guarantor/ Mortgagor
3.	Complete or full description of the immovable property/(ies) offered as security including the	Property bearing agriculture land bearing land gut no.40 total admeasuring 01H.01R land out of land bearing survey no. 49/B & 50A

<p>following details.</p> <p>a) Survey No.</p> <p>b) Door/House no.</p> <p>c) Extent/ area including plinth/ built up area in case of house property.</p> <p>d) Locations like name of the place, village, city, registration, sub-district etc.</p> <p>e) Boundaries.</p>	<p>situated at, Karadkhed, Tq. Degloor, Dist- Nanded bounded as follows</p> <p>East: Village river.</p> <p>West: Lavan Land.</p> <p>South: Degloor to Udgir Road.</p> <p>North: Land of Allauddin.</p>
<p>4. a)Particulars of the documents scrutinized-serially and chronologically.</p> <p style="text-align: right;"><i>M. Pawde</i></p>	<ol style="list-style-type: none"> <li>1. Certified copy of 7/12 extract of land survey no. 49/B &amp; 50/A for the year 1981-1982.</li> <li>2. Record copy of mutation entry no.1766 dated 15/10/1990.</li> <li>3. Record copy of 7/12 extract of land gut no. 40 for the year 1994-1995 dated 03/03/1996.</li> <li>4. Record copy of 7/12 extract of land gut no.40 for the year 1997-1998 dated 07/11/1997.</li> <li>5. Record copy of holding certificate dated 3/01/1996.</li> <li>6. Record copy of 7/12 extract of land gut no. 40 dated 31/07/2009.</li> <li>7. Record copy of mutation entry no. 1065 date d30/09/2015.</li> <li>8. Record copy of 7/12 extract of land gut no. 40 for the period of 2011 to 2015.</li> <li>9. Record copy of 7/12 extract of land gut no. 40 dated 10/12/2016.</li> </ol>

		<p>10. Record copy of land holding certificate dated 10/12/2016.</p> <p>11. Record copy of registered mortgage deed bearing day book no. 167/2017 dated 03/02/2017.</p> <p>12. Original copy of release deed bearing no. 428/2019 dated 05/03/2019.</p> <p>13. Original copy of registered mortgage deed bearing day book no. 429/2019 dated 05/03/2019 &amp; further mortgage deed bearing no.1615/2020 dated 17/09/2020.</p> <p>14. Record copy of 7/12 extract of land gut no. 40 dated 13/11/2021.</p>
	b) Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified.	As state in Para no. 4 (a) and (b) of Annexure-B.
5.	Whether certified copy of all title documents are obtained the relevant sub-registrar office and compared with the documents made available by the proposed mortgagor?	Yes, certified copy of all titled documents are obtained and compared with document available.
	b) i) Whether all pages in the certified copies of the title documents which are obtained directly from Sub-Registrar's office have been verified page	Record copy of sale deed is available and it's verified with certified copy obtained directly from the Sub-Registrar's office page by page.


*Pawde*



	by page with the original documents submitted?.	
	b) ii) Where the certified copies of the title documents are not available, the copy provided should be compared with original to ascertain whether the total page numbers in the copy tally page by page with original produced.	Record copy of sale deed is available and it is compared with certified copy by page to page & all pages of numbers in the copy are tally with document produced.
6.	a) Whether the records of registrar office or revenue authorities relevant to the property in question are available for verification through any online portal or computer system?	Yes, record of registrar office is available for online verification from year 2002 to till today & record of revenue authorities is available for online verification so both the record i.e. registrar office & Revenue authorities are relevant to the property mentioned in search report.
	b) If such online/computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.	Yes, record of Registrar office is available for on line verification form the year 2002 to till today.
	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?	N.A.
7.	a) Property offered as security falls within the jurisdiction of	The Office of Sub-Registrar, Degloor.

	which sub-registrar office?	
	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?	As the property under TIR falls within territorial jurisdiction of SRO-Degloor, therefore registration of documents at other SRO is not possible.
	c) Whether search has been made at all the offices named at (b) above?	Yes, Search has been made at the office of Sub-Registrar, Degloor.
	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?	Yes, As the property under TIR falls within territorial jurisdiction of SRO-Degloor, Therefore registration of the documents at other SRO is not possible.
8.	Chain of title tracing the title from the oldest title deed to the latest title deed establishing title of the property in question from the predecessors in title/interest to the current title holder. And wherever Minor's interest or other clog on title is involved, search should be made for a further period, depending on the need for clearance of such clog on the Title. In case of property offered as security for loans of Rs.1.00 crore and above, search of title/ encumbrances for a period of not less than 30 years is mandatory. (Separate sheets may be used.)	

It is evident from the record produced before me that,



That, originally land gut no. 40 total admeasuring 01H.01R land out of land survey no. 49/B & 50A situated at Karadkhed, Tq. Degloor was purchased by the Venkatrao S/o Marotrao Anchintalwar.

Thereafter, Venkatrao Marotrao Anchintalwar was died living behind legal heirs i.e. wife Nalinibai & Son, daughter.

Thereafter, after the death of Venkarao Anchintalwar, Wife Nalinibai W/o Venkatrao Anchintalwar was recorded her name in 7/12 extract on land gut no. 40 admeasuring area 01H.01R land by way of mutation entry no. 1766 dated 15/10/1990 as a legal heirs & successor of diseased Venkatrao in ownership column. Accordingly talathi Degloor has issued 7/12 extract in the name of Nalinibai dated 03/03/1996, 07/11/1997,31/07/2009 & holding certificate dated 03/01/1996.

Thereafter, as per consent affidavit filed by Nalinibai W/o Venkatrao Anchintalwar & Sanjay S/o Venkatrao Anchintalwar transferred her land in the name of Ganesh, Pravin & Raju S/o Venkatrao Anchintalwar by way of mutation entry no. 1065 dated 30/09/2015. Accordingly talathi Kardkhed has issued 7/12 extract in the name of three brother dated 10/12/2016 & holding certificate dated 09/12/2016.

Thereafter, Ganesh, Pravin & Raju S/o Venkatrao Anchintalwar has mortgage the above property by way of registered mortgage bearing day book no. 167/2017 dated 03/2/2017 to The Bank of Maharashtra branch Degloor in the office of Sub-Registrar, Degloor for the Loan amount of Rs. 2,50,00,000/-.

Thereafter, Ganesh Anchintalwar & others has paid the entire loan amount to the Bank of Maharashtra branch Degloor. Accordingly bank has redemption its charges over property the executed registered release deed bearing no.428/2019 dated 05/03/2019.

Thereafter, Ganesh Anchintalwar & others has mortgage the above property by way of registered mortgage bearing no. 429/2019 dated








05/03/2019 of Rs. 6, 90,00,000/- to SBI, Nanded & further registered Mortgage deed bearing no1615/2020 dated 18/09/2020.

From the date of mutation owner, Ganesh, Pravin & Raju S/o Venkatrao Anchintalwar R/o Line Galli, Degloor are law full owner and possessor of the agriculture land bearing land gut no.40 total admeasuring 01H.01R land out of land bearing survey no. 49/B & 50A situated at, Karadkhed, Tq. Degloor, Dist- Nanded.

9.	Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or Inam Holder or Govt. Grantee/Allottee etc.)	Full ownership rights.
10.	If leasehold, whether	Not applicable.
	a) lease Deed is duly stamped and registered	Not applicable.
	b) lessee is permitted to mortgage the Leasehold right,	Not applicable.
	c) duration of the Lease/unexpired period of lease,	Not applicable.
	d) if, a sub-lease, check the lease deed in favour of Lessee as to whether Lease deed permits sub-leasing and mortgage by Sub-Lessee also.	Not applicable.
	f) Whether the leasehold rights permits for the creation of any superstructure?	Not applicable.
	g) Right to get renewal of the	Not applicable.


	leasehold rights and nature thereof.	
11.	If Govt. grant/ allotment/Lease-cum/Sale Agreement, whether, grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions,	Not applicable.
	The mortgagor is competent to create charge on such property,	Yes, Mortgagor are competent to create charge over property.
	Whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	There is no any permission from Govt. or any other authority is required for creation of mortgage.
12.	If occupancy right, whether a) Such right is heritable and transferable, b) Mortgage can be created.	By way of succession and its transferable one.  Yes, Mortgage can be created.
13.	Nature of <b>Minor's interest</b> , 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.	There is no minor interest is involved in the chain of title.
14.	If the property has been transferred by way of Gift/Settlement Deed, whether, a) The Gift/Settlement Deed is	Property under TIR is transferred by way of succession/hereditary.  


<p>duly stamped and registered;</p> <p>b) The Gift/Settlement Deed has been attested by two witnesses;</p> <p>c) The Gift/Settlement Deed transfers the property to Donee;</p> <p>d) Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separated writing or by implication or by actions;</p> <p>e) Whether there is any restriction on the Donor in executing the gift/settlement deed in question;</p> <p>f) Whether the Donee is in possession of the gifted property;</p> <p>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;</p> <p>h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.</p>	
<p>15. a) In case of partition/family settlement deeds, whether the original deed is available for deposit. If not the modality/procedure to be followed to create a valid and</p>	<p>Not available, mutation entry is available.</p> <p></p>


<p>enforceable mortgage.</p> <p>b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share.</p> <p>c) Whether the partition made is valid in law and the mortgagor has acquired a mortgagable title thereon.</p> <p>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.</p> <p>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?</p>	<p>Yes, mutation is effected &amp; now mortgagor is in possession and enjoyment of land.</p> <p>Yes, transfer ration of land in family partition is valid one &amp; they are acquired mortgagble title over the property.</p> <p>Not applicable.</p>
<p>16. a) Whether the title documents include any testamentary documents /wills?</p> <p>b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?</p> <p>c) Whether the property is mutated on the basis of will?</p> <p>d) Whether the original will is available?</p>	<p>Property under TIR is transferred by way of succession/hereditary.</p> <p></p>

	<p>e) Whether the original death certificate of the testator is available?</p> <p>f) What are the circumstances and/or documents to establish the will in question is the last and final will of the testator?</p>	
17.	<p>a) Whether the property is subject to any wakf rights?</p> <p>b) Whether the property belongs to church/ temple or any religious/other institutions having any restriction in creation of charges on such properties?</p> <p>c) Precautions/ permissions, if any in respect of the above cases for creation of mortgage?</p>	<p>The property under TIR is not subject to any wakf right.</p> <p>That, the property under TIR is not belongs to church/temple or any religious/other institution having any restriction in creation of charges.</p>
18.	<p>a) Where the property is a HUF/joint family property, mortgage is created for family benefit/legal necessity, whether the Major Coparceners have no objection/join in execution, minor's share if any, rights of female members etc.</p> <p>b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?</p>	<p>The property under TIR is individual owned.</p> <p style="text-align: right;"><i>M. Pawde</i></p>
19.	<p>a) Whether the property belongs to any trust or is subject to the</p>	<p>The property under TIR not belongs to any trust or is subject to the</p>



<p>rights of any trust?</p> <p>b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?</p> <p>c) If so additional precautions/permissions to be obtained for creation of valid mortgage?</p> <p>d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.</p>	<p>rights of any trust.</p>
<p>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.</p> <p>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?</p> <p>c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission</p>	<p>Property is agricultural land &amp; local laws permit mortgage of agriculture land and there are no any restrictions for creation enforcement of mortgage.</p> <p>Property is agricultural land so relevant records i.e. 7/12 extract, land holding, mutation entry are verified to ensure the validity of the title and right to enforce the mortgage.</p> <p>Property is agriculture land.</p> <p></p>

	obtained.	
21.	Whether the property is affected by any local laws or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.)	The property under TIR is not Affected by any local laws.
22.	a) Whether the property is 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.	The property under TIR is not subject to any pending or proposed land acquisition proceedings.
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	The property under TIR is not involved in or subject matter of any litigation.  Not Applicable.  NO.  

	respect of the property in question? In such case please comment on such seal/markings.	
24.	<p>a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.</p> <p>b) Property belonging to partners, whether thrown on hotchpots? Whether formalities for the same have been completed as per applicable laws?</p> <p>c) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.</p>	<p>The property under TIR is not belonging to partnership firm.</p> <p>Not applicable.</p>
25.	<p>Whether the property belongs to a Limited Company, check the Borrowing powers, Board resolution, authorization to create mortgage/execution of documents, Registration of any prior charges with the Company Registrar (ROC), Articles of Association /provision for common seal etc.</p>	<p>The property under TIR is not belongs to any limited company.</p>
	<p>b) i) Whether the property (to be mortgaged) is purchased by the above Company from any other Company or Limited Liability partnership (LLP) firm?</p>	<p>Not applicable.</p> 

	ii) If yes, whether the search of charges of the property (to be mortgaged) has been carried out with Registrar of Companies (RoC) in respect of such vendor company/LLP (Seller) and the vendee company (Purchaser)?	Not applicable.
	iii) Whether the above search of charges reveals any prior charges/ encumbrances, on the property (proposed to be mortgaged) created by the vendor company (seller)?	Not applicable.
	vi) If the search reveals encumbrances/ charges, whether such charges/encumbrances have been satisfied?	Not applicable.
26.	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws.	The property under TIR is not belongs to any societies or association.
27.	a) Whether any POA is involved in the chain of title? 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	There is no any POA is involved in the chain of title.

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it has created an interest in favour of the builder/developer and as such is irrevocable as per law.

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).

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.

e) In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA.

i) Whether the original POA is verified and the title investigation is done on the basis of original POA?







<p>ii) Whether the POA is a registered one?</p> <p>iii) Whether the POA is a special or general one?</p> <p>iv) Whether the POA contains a specific authority for execution of title document in question?</p> <p>h) Whether the POA was in force and not revoked or had become invalid on the date of execution of the document in question?</p> <p>i) Please comment on the genuineness of POA?</p> <p>j) The unequivocal opinion on the enforceability and validity of the POA?</p>	
<p>28. Whether mortgage is being created by a POA holder, check genuineness of the Power of Attorney and the extent of the powers given therein and whether the same is properly executed /stamped/authenticated in terms of the Law of the place, where it is executed.</p>	<p>Not applicable.</p>
<p>29. If the property is a flat/apartment or residential/commercial complex, check and comment on the following:</p>	<p>Not applicable.</p> <p><i>Pawde</i></p>

- a) Promoter's/Land owner's title to the land/ building;
- b) Development Agreement/Power of Attorney;
- c) Extent of authority of the Developer/builder;
- d) Independent title verification of the Land and/or building in question;
- e) Agreement for sale (duly registered)
- f) Payment of proper stamp duty;
- g) Requirement of registration of sale agreement, development agreement, POA, etc.;
- h) Approval of building plan, permission of appropriate/local authority, etc.;
- i) Conveyance in favour of Society/ Condominium concerned;
- j) Occupancy Certificate/allotment letter/letter of possession;
- k) Membership details in the Society etc;
- l) Share Certificates;
- m) No Objection Letter from the Society;
- n) All legal requirements


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	<p>under the local/Municipal laws, regarding ownership of flats/Apartments/Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc;</p> <p>o) Requirements, for noting the Bank charges on the records of the Housing Society, if any;</p> <p>p) If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any.</p> <p>q) Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.</p>	
30.	<p>Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof.</p>	<p>I found that, the property under search is already mortgage with State Bank of Indian by way of registered mortgage except this I have do not found any registered encumbrance over the property mentioned in search report..</p>
31.	<p>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</p> <p style="text-align: right;"><i>Pawde</i></p>	<p>2009-2021 i.e. 13 years, vide receipt No. <u>H12240849</u> dt. 16/12/2021 issued by Sub-Registrar office, Degloor.</p> <p>I found that, the property under search is already mortgage with State Bank of India branch Degloor by way of registered</p>

		mortgage except this I have do not found any registered encumbrance over the property mentioned in search report.
32.	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	Paid, receipt enclosed herewith.
33.	(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.	Not applicable.  Not applicable.
34.	Details of RTC extracts/mutation extracts/ Katha extracts	Applicants has mutated their names in revenue Record.
35.	Whether the name of mortgagor is reflected as owner in the <b>revenue</b> /Municipal/Village records?	Yes. The name of mortgagor is reflected as owner in the revenue record.
36.	a) Whether the property offered as security is clearly demarcated? b) Whether 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	Yes.  Yes.  Yes. 

	factories/houses, as the case may be)	
37.	<p>Whether the property can be identified from the following documents, and discrepancy/doubtful circumstances, if any revealed on such scrutiny?</p> <p>a) Document in relation to electricity connection;</p> <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>Property under TIR can be identified by four bounders mentioned in the search report .</p> <p>Not applicable.</p> <p>Not applicable.</p> <p>Not available.</p>
38.	<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 (such as valuation report, utility bills, etc.) or the actual current boundary? If so please elaborate/ comment on the same.</p>	<p>No difference or discrepancy found.</p>
39.	<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 document and that</p>	<p>Valuation report is not filed on record for verification.</p> <p></p>



	in the title deeds.	
40.	Any bar/restriction for creation of mortgage under any local or special enactments, details of proper registration of documents, payment of proper stamp duty etc.	No any bar/restriction for creation of mortgage.
41.	Whether the Bank will be able to enforce SARFESI Act, if required against the property offered as security?	The SARFESI act is not applicable to the property mentioned in search report as security.
	Property is SAEFAESI compliant.	No.
42.	In case of absence of original title deeds, details of legal and other requirements for creation of a proper, valid and enforceable mortgage by deposit of certified extracts duly certified etc., as also any precaution to be taken by the Bank in this regard.	Registered mortgage shall have to be obtained.
43.	Whether the governing law/constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if any to be taken in such cases  	<p>If the bank is going to sanction loan by mortgaging the property under TIR, then Registered mortgage shall have to be obtained and charge of the loan shall have to be recorded in revenue Record.</p> <p>Further it is opinion that, for security of the Bank all original document i.e. certified copy of mutation entry, certified copy of 7/12 extract, certified copy of</p>

		<p>holding certificate shall be collected from borrower.</p> <p>Personal inspection of the spot by the bank official is required to be done.</p>
44.	Additional aspects relevant for investigation of title as per local laws.	No.
45.	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	That, the charge of loan shall have to be recorded in the revenue record.
46.	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	<b>Shri. Ganesh, Pravin &amp; Raju S/o Venkatrao Achintalwar</b> R/o H. No. 4644, Line Galli, Degloor.
47.	Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act,2016?.	<b>Not applicable.</b>
	Whether the project is registered with Real Estate Regulatory Authority? If so, the details of such Registration are to be furnished,	<b>Not applicable.</b>
	Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?.	<b>Not applicable.</b>
	Whether the details of the apartment/ plot in question are	<b>Not applicable.</b>

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?	
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Date: 16.12.2021.

Place: Nanded.

Adv. Madhav B. Pawde

Nanded.



**Annexure – C.**

**CERTIFICATE OF TITLE**

1. I have examined the Title Deeds intended to be deposited relating to the schedule property (ies) and offered as security by way of Registered Mortgage and that, the documents of title referred to in the Opinion are valid evidence of Right, title & Interest. If the Registered Mortgage is created, it will satisfy the requirements of creation of Registered Mortgage and I further certify that:
2. I have examined the Documents in detail, taking into account all the Guidelines in the check list vide Annexure B and the other relevant factors.
3. I confirm having made a search in the Land/ Revenue/ TILR office/NWMC records. I also confirm having verified and checked the records of the relevant Sub-Registrar Office, Degloor. I have do not found (any transaction of pawn, lean, agreement to sale, lease deed, Leave & license agreement and any other objectionable transaction anything adverse which would prevent the Title Holders from creating a valid Mortgage. I am liable/ responsible, if any loss caused to the Bank due to negligence on my part of by my agent in making search.
4. Following scrutiny Land Record/ Revenue Record 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. I found that, the property under search is already mortgage with State Bank of India by way of registered mortgage except this there are no prior Mortgage/Charges/encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 2009 to 2021 pertaining to the Immovable Property covered by above said Title Deeds. The property is free from all Encumbrances except the

*Pawde*

registered encumbrance of State Bank of India branch Degloor.

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). Not applicable

7. Minor/(s) and his/ their interest in the property/(ies) is to the extent of \_\_\_\_\_ (Specify the share of the Minor with Name). (Strike out if not applicable). Not applicable

8. The mortgage if created will be available to the bank for the liability of the intending borrower, **M/s Venkateshwara Dall Industries through its Proprietor Shri. Rajiv S/o Venkatrao** R/o Plot no. B-1, MIDC, Khanapur, Tq. Degloor, Dist -Nanded & H.No. 4644, Line Gally, Degloor.

9. I certify that, **Shri. Ganesh, Pravin & Raju S/o Venkatrao Achintalwar** R/o H. No. 4644, Line Galli, Degloor has absolute, clear and Marketable title over the Schedule property/Plots. 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. Registered mortgage shall have to be obtained & deposit following title deeds/ documents would create a valid and enforceable mortgage.

A. Certified copy of mutation entry no.1766 dated 15/10/1990.

B. Record copy of 7/12 extract of land gut no. 40 for the year 1994-1995 dated 03/03/1996.

C. Record copy of 7/12 extract of land gut no.40 for the year 1997-1998 dated 07/11/1997.

D. Record copy of holding certificate dated 3/01/1996.

E. Record copy of 7/12 extract of land gut no. 40 dated 31/07/2009.

F. Certified copy of mutation entry no. 1065 dated 30/09/2015.



G. Fresh certified copy of 7/12 extract & Holding certificate.

There are no legal impediments for creation of the Mortgage under any applicable Law/ Rules in force.

### **SCHEDULE OF THE PROPERTY**

Property bearing agriculture land bearing land gut no.40 total admeasuring 01H.01R land out of land bearing survey no. 49/B & 50A situated at, Karadkhed, Tq. Degloor, Dist- Nanded bounded as follows

East: Village river.

West: Lavan Land.

South: Degloor to Udgir Road.

North: Land of Allauddin.

Date: 16/12/2021.

**Adv. Madhav B. Pawde.**



**Annexure – C 1:**

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

1. I have examined the certified copies of Original Title Deeds intend to be deposited relating to the schedule property/(ies) 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 the said Registered **Mortgage** to be created on production of original title deeds will satisfy the requirements of creation of Registered **Mortgage** and I further certify that : ( \*please specify the kind of mortgage)
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/TILR/NWMC records. I also confirm having verified and checked the records of the relevant Government offices/ Sub-Registrar offices. 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 caused to the Bank due to negligence on my part of by my agent in making search.
4. Following scrutiny of Land Records/Revenue Records/TILR office/NWMC office 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.
5. I found that, the property under search is already mortgage with State Bank of India by way of registered mortgage except this there

are no prior Mortgage/Charges/encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 2009 to 2021 pertaining to the Immovable Property covered by above said Title Deeds. The property is free from all Encumbrances except the registered encumbrance of State Bank of India branch Degloor.

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). Not applicable

7. 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). **Not applicable.**

8. The mortgage if created will be available to the bank for the liability of the intending borrower, **M/s Venkateshwara Dall Industries through its Proprietor Shri. Rajiv S/o Venkatrao** R/o Plot no. B-1, MIDC, Khanapur, Tq. Degloor, Dist -Nanded & H.No. 4644, Line Gally, Degloor.

9. I certify that, **Shri. Ganesh, Pravin & Raju S/o Venkatrao Achintalwar** R/o H. No. 4644, Line Galli, Degloor has absolute, clear and Marketable title over the Schedule property. 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. Registered mortgage shall have to be obtained & deposit following title deeds/ documents would create a valid and enforceable mortgage.

A. Certified copy of mutation entry no.1766 dated 15/10/1990.

B. Record copy of 7/12 extract of land gut no. 40 for the year 1994-1995 dated 03/03/1996.

C. Record copy of 7/12 extract of land gut no.40 for the year 1997-1998 dated 07/11/1997.

*M. Pawde*

- D. Record copy of holding certificate dated 3/01/1996.
- E. Record copy of 7/12 extract of land gut no. 40 dated 31/07/2009 & current copy.
- F. Certified copy of mutation entry no. 1065 dated 30/09/2015.
- G. Fresh certified copy of 7/12 extract & Holding certificate.

There are no legal impediments for creation of the Mortgage on production of original of title deeds the certified copies of which I have examined under any applicable Law/ Rules in force.

### **SCHEDULE OF THE PROPERTY**

Property bearing agriculture land bearing land gut no.40 total admeasuring 01H.01R land out of land bearing survey no. 49/B & 50A situated at, Karadkhed, Tq. Degloor, Dist- Nanded bounded as follows

East: Village river.

West: Lavan Land.

South: Degloor to Udgir Road.

North: Land of Allauddin.

Date: 16/12/2021.

**Adv. Madhav B. Pawde.**  
**Nanded.**





महाराष्ट्र शासन

गाव नमुना सात ( अधिकार अभिलेख पत्रक )

[ महाराष्ट्र जमीन महसुल अधिकार अभिलेख आणि नोंदवद्दा (तयार करणे व सुस्थितीत ठेवणे) नियम १९७१ यार्तील नियम ३,५,६ आणि ७ ]

गाव :- करडखेड (५४५६७२)

तालुका :- देगलूर

जिल्हा :- नांदेड

भुमापन क्रमांक व उपविभाग

४०

भुधारणा पद्धती भोगवटादार वर्ग - २

शेताचे स्थानीक नाव :

शेताचे एकक व आकारणी	खाते क्र.	भोगवटादाराचे नाव	क्षेत्र	आकार	मो.ख.	फेरफार क्र	कुळ, खंड व इतर अधिकार
क्षेत्राचे एकक हे.आर.ची.मी	८५४	गणेश व्यंकट अचितलवार				(१०६५)	कुळाचे नाव व खंड
अ) लागवड योग्य क्षेत्र		प्रवीण व्यंकट अचितलवार				(१०६५)	इतर अधिकार
जिरावत १.०१.००		राजू व्यंकट अचितलवार				(१०६५)	सक्षम प्राधिकाऱ्यांच्या पुरव परवानगी.शिवाय
बागायत -		सामाईक क्षेत्र	१.०१००	३.६५			हस्तांतरास बंदी - कुळ कायद्याने प्राप्त जमीन (१)
एकुण							[बोझा - राष्ट्रीयकृत बँक गहाण] (१२४६)
ला.सो. क्षेत्र १.०१.००							[दिनांक ०४/०२/२०१९ रोजी बँक शाखा महाराष्ट्र
ब) पोटाखराब क्षेत्र							चा गणेश व्यंकट अचितलवार, प्रवीण व्यंकट
(लागवड अयोग्य)							अचितलवार, राजू व्यंकट अचितलवार, राज्या
वर्ग क्र -							नामचे रु.६००००००/- कर्ज ] (१२४६)
वर्ग क्र -							बोझा - राष्ट्रीयकृत बँक गहाण
रकबा							दिनांक ०४/०३/२०१९ रोजी SBI ADB Branch
मो.ख. क्षेत्र ०.००.००							(२०२५४) चा गणेश व्यंकट अचितलवार, प्रवीण
एकुण क्षेत्र १.०१.००							व्यंकट अचितलवार, राजू व्यंकट अचितलवार,
(अ+ब)							यांच्या नावे रु.६९००००००/- कर्ज. (१२४७)
आकारणी ३.६५							प्रलंबित फेरफार : नाही.
जुडी किंवा विशेष आकारणी							शेवटचा फेरफार क्रमांक : १२४७ व दिनांक : १९/०६/२०१९
जुने फेरफार क्र : (१०६५) (१११६) (१७६६)							सीमा आणि भुमापन चिन्हे



हा ७/१२ अभिलेख दि. २९/०७/२०१९ ०७:०५:२० PM रोजी डिजिटल स्वाक्षरीत केला असल्यामुळे त्यावर कोणत्याही सही-शिक्क्याची आवश्यकता नाही.

सुचना : सदर ७/१२ डिजिटल स्वाक्षरीत झाल्यानंतर गा.न.नं. १२ मध्ये पिकांची माहिती अद्यावत झाली असल्याने सद्यस्थिती <https://bhulekh.mahabharati.gov.in> या संकेत स्थळावर पहावी.

७/१२ डाउनलोड व वैध दि. : १३/११/२०२१ : १४:३८:३९ PM. वैधता पडताळणीसाठी <https://digitalabera.mahabharati.gov.in/dsr/> या संकेत स्थळावर जाऊन 1516100001005676 हा

क्रमांक वापरावा.

पृष्ठ क्र. १/२







महाराष्ट्र शासन

गाव नमुना आठ - अ

धरण जागिरीची नोंदवही (कृषिक)

(आसामीवार खतावणी - जमाबंदी पत्रक)

अहवाल दिनांक : १३-११-२०२१

वर्ष : २०२१-२२

गवः करडखेड

तालुका: देगलूर

जिल्हा: नांदेड

खाते क्रमांक : ८५४ ( सामाईक खाते) खातेदारांची नावे : गणेश व्यंकट अचितलवार , प्रवीण व्यंकट अचितलवार , राज व्यंकट अचितलवार .

गाव नमुना संहा	भूमापन क्रमांक	क्षेत्र	चपूलीसाठी	एकूण					
मधील नोंद	व उपविभाग क्रमांक	लागवडी योग्य क्षेत्र	पोटखराब क्षेत्र	एकूण क्षेत्र	आकारणी	पुमाला	स्थानिक उपकर		
(१)	(२)	लागवडी योग्य क्षेत्र	पोटखराब क्षेत्र	एकूण क्षेत्र	किवा जुडी	जमिनीदराल	जि.प.	ग्रा. प.	(७)
		हे.आर.ची.ना (३अ)	हे.आर.ची.ना (३ब)	हे.आर.ची.ना (३क)	(४)	नुकसान.	(६अ)	(६ब)	(७)
	४०	१.०१००	०.००००	१.०१००	३.६५	०	०	०	३.६५
	एकूण	१.०१००	०.००००	१.०१००	३.६५	०	०	०	३.६५

टीप :- उक्त रकाना क्र.३(अ) मधील लागवडी योग्य क्षेत्र हेच आकारणीस पात्र राहिल. पोटखराब क्षेत्रावर आकारणी लागू नाही.



हा खाते उत्तरा अभिलेख ७/१२ च्या डीजिटल स्वाक्षरीत डेटा वरून (दि. १३/११/२०२१ वेळ ०२:४०:०१ PM रोजी) तयार झाला असल्यामुळे यावर कोणाच्याही सही-शिक्क्याची आवश्यकता नाही. C-अ डाउनलोड व वैध दि.: १३/११/२०२१ वेळ : ०२:४०:०२ PM., वैधता १६२००००१०१८१०६१५ हा पडताळणीक्रमांक वापरून <https://digitalsatbara.mahabhumi.gov.in/dsr/> वरून तपासावी.

0000  
11/1



<b>MH010352176202122E</b>	Government of Maharashtra	Regn. 39 M
<b>Department of Registration and Stamps</b>		
20 Dec 2021	Receipt	Receipt no.: 1112240649
	Name of the Applicant :	ADV MADHAV B PAWDE
	Details of property of which document has to be searched :	Dist :Nanded Village :Karadkhed S.No/CTS No/G.No. : 40
	Period of search :	From :2010 To :2021
	Received Fee :	300
The above mentioned Search fee has been credited to government vide GRN no :MH010352176202122E		
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/frmSearchChallanWithoutReg.php">gras.mahakosh.gov.in/challan/views/frmSearchChallanWithoutReg.php</a> '.		

Monday, 05 November 2018 4:29 PM

Monday, 05 November 2018 4:29 PM

इतर पावती

Original/Duplicate

नोंदणी क्र.: 39म

Regn.: 39M

पावती क्र.: 4503 दिनांक: 05/11/2018

गावाचे नाव: करडखेड

दस्तऐवजाचा अनुक्रमांक: दगल-0-2018

दस्तऐवजाचा प्रकार :

सादर करणाऱ्याचे नाव: अॅड माधव बालाजीराव पावडे रा. भाग्यनगर नांदेड

वर्णन मौजे करडखेड येथील जमीन गट क्र. 40 चे सन 1989 ते 2018 पर्यंतचे शोध

SEARCHFEE

रु. 750.00

एकूण:

रु. 750.00

Sub Registrar Deglun - 9

देवदूर

1); देयकाचा प्रकार: By Cash रक्कम: रु 750/-