V. S. Legal Associates

S. V. Lad

Advocates High Court

1A, 5/5A, 4th Floot, Kamanwala Chamber, Premises Co-op. Society Ltd., Ltd. Sir P. M. Road, Mumbai 400 001 Tele fax: 91-022-66316626 Office No. 91-022-617559. Email: vs_legal@yahoo.co.in

205,244 Floor, Pahlaj Kunj CHS, Lohar Ali Road, Thane (West) -400601, Office No. 022-47835082. Mobile No. 9867267216/8356007559 Email: vslegalassociate@gmail.com

Email: vs. icgaigyanoo.com VS/SER/SBI/SPBB Fort Branch /8262/2024

Date 24/12/2024

Annexure - B

REPORT OF INVESTIGATION OF TITLE IN RESPECT OF IMMOVABLE PROPERTY.

1.	a) Name of the Branch/ Business Unit	State Bank of India, SPBB Fort
	Office seeking ominion	Dianch Mumbai
	b) peference No. and date of the letter	By Hand
	under the under the cover of the	
	documents tendered for scrutiny	
		Miss. Amruta Rajendra Ganjave
	c) Name of the Borrowers.	& Mr. Omkar Sanjay Kelkar
		(Proposed Borrower)
2.	a) Type of Loan	Home loan
er i	b) Type of property	Flat
3.	a) Name of the Unit/ Concern/	Miss. Amruta Rajendra Ganjave
0.	Company/ person offering the	& Mr. Omkar Sanjay Kelkar
	property/(ies) as security.	(Proposed Borrower)
		Joint Applicants
	Of Contract	contemplicants
	unit/concern/person offering the property for creation of charge.	
	c) State as to under what capacity is	Borrowers
	security offered (whether as joint	Bollowers
	applicant or borrower or as guarantor,	
	1	
4	etc. Value of Loan (Rs. in crores)	
4.	value of Loan (Rs. In crores)	Flat No. 604/704, on 6th Floor,
5.		comprising an Adm. Area 1190 Sq.
		ft. (Carpet area) which is inclusive
		of 246 Sq. ft. area (Carpet) of
		Balcony area, in the Building No. C-
		1 known as "LOK PURAM" of
111		"MRUDUNG LOK PURAM Co-
	Complete or full description of the	Operative Housing Society
	immovable property/(ies)) offered as	Limited" constructed on Survey
	security including the following details.	No. 165, 166 (1), (1-A), (1-A Pt), 167
	security including the following destants.	(3), 167 (4), 167 (5), 167 (6), 168 (1),
		168 (2), 168 (3 Pt), 168 (4 Pt), 168
		(7), 169 (2), 170 (1), 170 (3), 307 (2),
		307 (3) & 342 (Pt) lying situated at
		Village Majiwade, Tal & Dist. Thane
		lying and situated Village Majiwade,
		Taluka and District Thane.
	a) Survey No.	Survey No. 165, 166 (1), (1-A), (1-A
	aj Survey No.	Pt), 167 (3), 167 (4), 167 (5), 167 (6),
		168 (1), 168 (2), 168 (3 Pt), 168 (4
_		Pt), 168 (7), 169 (2), 170 (1), 170 (3),
	h) Door no (in cons of)	307 (2), 307 (3) & 342 (Pt)
L	b) Door no. (in case of house property)	Flat No. 605



	P d	rea in area incl	1) 41					
	dp area in case of house property d) Locations like name of the place, etc. a) Particulars of the scrutinized of the place, scrutinized of the place, and particulars of the place, scrutinized of the place, and particulars of the place, scrutinized of the place, and particulars of the place, scrutinized of the place, and particulars		Adm. Area 1190 Sq. ft. (Carpet) of Balcony area Village Majiwade, Taluka					
5.	-	J) To-1	edite of 11	(Carpet) o	Majiwade	9.60		
	(a)	a) Parti			hane. Tal	West I		
	scru	scrutinized of			Diot			
	Ol Man de Soul III			A d - and to OTIC	d herein under			
	to be of do the chronal to the					- N		
	b) Nature of documents verified and as certified copies or region or region of the documents verified and as duly certified copies or region or region.							
	to whether they are originals or duly certified. Note: Only Original			Mentioned Ileastic				
3 ; p	extra	Note: Only originals or certified extracts from the registering/land/examined.			Mendo			
	rever	from the	nals or certified	and the				
		ined. other	registering/land/					
		Date of	authorities be	4, 36				
	No.	Document	Name of the parti	08	Original/	In case		
		cument	- the parti	CS	Certified	of copies, whether		
			2 1 4 4 7		Photocopy/	the		
	* "		1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -		true copy	original		
L.	4-		To Mean the second	and the state of		was		
4.		ATTER HE WATER	2 1 1 W	· 特斯		scrutiniz		
		The Property				ed by the		
	1.	The form of he				advocate.		
			Agreement for sale		Photo copy	No		
	10	1160	between Mr. Atul Babubhai					
Arm	1.	THE PARTY OF THE P	Dave & Mrs. Su		7.			
		Controver of	Dave and Miss. Rajendra Ganjave					
			Omkar Sanjay	Kelkar (
	2.	1 2	Proposed Borrower	•)		Gerg.		
	2.	16/12/2005	Agreement for		Photo copy	No		
			executed betwe		13			
			Abhat Kumar T	rivedi &		with the second		
	Aller Sprants	***	Mrs. Manisha Try		ermai gi	l a		
	**	The Arter Note 1	Atul Babubhai Da	ve & Mrs.	13. v a			
Fun	d 0	10 - A-135 while	Sunita Atul Dave	document		- levy		
6 O	MI a:	A mbA na	registered under	Sr No.				
184	2	16/10/0000	TNN-2/08032/200)5	16,	141		
13.	q3,))	16/12/2005	Registration Rec	eipt No.	Photo copy	No		
H	14.51	08/06/1989	8108/2005 Agreement for	/D		1		
	WASTU	LOS	Agreement for executed between	Transfer	Photo copy	No		
7	10000	sulenoH o	Holding and Abh	at Kuman				
	181	A CHARLES AND A	Holding and Abhat Kuma Trivedi & Manisha Trvedi					
elo	s. on t	population of	Trivedi & Manish	a Trvedi		4.		
cie		de la la de	registered sr.	a Trvedi,	1.			
ele Vall La La	5 00 1 A 11 10 101	homerpense the high di- tar person	registered sr CHHA/3482/1989	a Trvedi , no.				
raio rynu ni ni ni ni		02/10/1989	registered sr. CHHA/3482/1989 Occupation	a Trvedi,		Pro C		
telo Uryu U B U B U a T	3 50 14 A 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	02/10/1989	registered sr. CHHA/3482/1989 Occupation issued by TMC	a Trvedi , no. Certificate	Photo copy	No		
leio li Si li Si li Si li si li si li si	5.	02/10/1989	registered sr. CHHA/3482/1989 Occupation issued by TMC Share Certificate	a Trvedi , no. Certificate	Photo copy			
cico Navy 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	5.01 6.01 2.01	02/10/1989	registered sr. CHHA/3482/1989 Occupation issued by TMC Share Certificate MRUDUNG LOW	a Trvedi , no. Certificate issued by C PURAM	Photo copy Photo copy	No No		
cico Navy 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	5.	02/10/1989	registered sr. CHHA/3482/1989 Occupation issued by TMC Share Certificate MRUDUNG LOR Co-Operative Society Limited"	a Trvedi , no. Certificate issued by PURAM Housing	Photo copy Photo copy			
	5.01 6.01 2.01	02/10/1989	registered sr. CHHA/3482/1989 Occupation issued by TMC Share Certificate MRUDUNG LOW	a Trvedi , no. Certificate issued by PURAM Housing	Photo copy Photo copy			





Bergan Can au Thorie v	8.	01/12/2024	Maintenance MRUDUNG Co-Operative Society Limit	LOI ed	Housing	Сору	
	9.	19/12/2024	No Dues ce by Punjab Na	amons	u Bank		1
7.	Whet	ther certified c	opy or all t	the	No instruc	tions, hence	not obtained
(a)	docu relevi comp avail (Plea copic with loan comm	ments are obtained and sub-regist pared with the able by the project also encloses and relevant the TIR.) (HL: => Rs.1 eroremercial loans in	rar office and documents may be desired mortgage all such certifice receipts all fithe value and in case respective of	and ade gor? fied ong of e of the			
b	Whet	ther all pages es of title docu	n Sub-Registra	ar's	As above		
	obtai office with subr	have been veri	fied page by p	age			
	certi matt dilig	fied or ording ter should be ently & cautious	handled m ly). of registrar of	the fice	Yes, onlir	ne records	available from
8. a	or re prop verif	evenue authorius perty in question ication through	are available any online po	for rtal	2002.	eation made	on Index II
b	If su avail cros	ach online/com lable, whether a s checking are ments/findings	ny verification made and in this regard.	or the	No		on mack if
С	stan	ther the genump paper is positive from any on whether such	line portal an	d if was			
d	Whe	ther proper aments complete provided.	registration d. Details the		Yes		
9. a	Prop with regis	erty offered a in the jurisdicti strar office?	on of which s	ub-	Thane		
b	Whe regis of th than	ther it is postration of docume property in one office of	ments in resp Juestion, at m of sub-registr	pect nore ar/	Sub Regis to 12	strar Assura	nce at Thane
	so, p	rict registrar/ reg blease name all s ther search has	uch offices?		Yes		1 3
c d	the c	offices named at	(b) above?				1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
a	regis recontitle	ther the searche stering authoriti rds reveal regist documents in perty in question	es or any ot ration of mult respects	ther iple the	No		
		1	MUMBAI	***			
			To carried				

· a		Agrac	e Atul
		Agreement for sale executed between M	r. Atul Original
***	· in the second	Daninhai ta	, d
100		Wiss. Amruta Rajendra Ganjave & Wil.	
2.			Origina
		Registration Receipt (Proposed Borrowers)	
3.		NOW ASSESSMENT OF THE PARTY OF	Original
		Index II (Proposed Borrowers)	
4.	16/12/2005	Agreement for Transfer executed between	Mr. Original
	10/12/2005	Agreement for Transfer exceed Manisha T.	rvedi
	- tegs of the larger	Abhat Kumar Trivedi & Missing Sunita	Atui
		and Atul Babubhai Dave & Mrs. Substitution Dave document registered under Sr No. 7	TNN-
		Dave document registered under	
			Original
5.	16/12/2005	Registration Receipt No. 8108/2005	
6.	16/12/2005	Index II	/s. Original
7.	08/06/1989	Index II Agreement for Transfer executed between M Abbat Kumar Trivedi	/
	1 2 7 2 5 5	I ale Holding and Abliat	10.
		Manisha Trvedi, registered sr. r	10.
		01111 /0400 /1080	Photo cop
8.	02/10/1989	a vic - to inclied by TMC	
9.	0010011001	Continue issued by Miles	K Oligiliai
	1	DUDAM Co Operative Housing Society Billing	
10.	01/12/2024	Maintenance Bill issued by MRUDUNG LO	K Photo copy
	01/12/2021	PURAM Co-Operative Housing Society Limited	
11.	1	ates Electricity hill	Photo copy
12.	N	NOC to be obtained from the " MRUDUNG LOK	: Original
	P	PURAM Co-Operative Housing Society	
-	L	imited"", for creating equitable mortgage	771
13.		o Dues certificate issued by Punjab National	Photo copy
14		ank	
14.		o dues certificate to be obtained from Dewan	Photo copy
	Ho	ousing Finance Corporation Ltd (DHFL).&	
	HD	DB Finance Services Ltd	
15.	Con	nfirmation Letter to be obtained from the	
	Soci	iety in respect of flat No. 604/704 on 6th	Photo copy
1	floor	r	
1			

^{11.} There are no legal impediments for creation of the Mortgage under any

SCHEDULE OF THE PROPERTY/IES

Flat No. 604/704, on 6th Floor, comprising an Adm. Area 1190 Sq. ft. (Carpet area) which is inclusive of 246 Sq. ft. area (Carpet) of Balcony area, in the Building No. C-1 known as "LOK PURAM" of "MRUDUNG LOK PURAM Co-Operative Housing Society Limited" constructed on Survey No. 165, 166 (1), (1-A), (1-A Pt), 167 (3), 167 (4), 167 (5), 167 (6), 168 (1), 168 (2), 168 (3 Pt), 168 (4 Pt), 168 (7), 169 (2), 170 (1), 207 (2) 20 170 (3), 307 (2), 307 (3) & 342 (Pt) lying situated at Village Majiwade, Tal & Dist. Thane lying and situated Village Majiwade, Taluka and District Thane

of the Advocate

Place : Mumbai

Date: 24/12/2024

^{12.}It is certified that the property is SARFAESI compliant.

After going through the record documents made available to us, it observed from the property card that M/s. Gleitlager (India) Ltd were owners of the property bearing survey No. 165, 166/1, 1-A, 1-A (pt), 167/3, 4, 5, 6, 168/1, 2, 3 (Pt), 4 (pt), 7, 169/2, 170/1, 3, 307/2, 3 & 342 (Pt) Adm. Area 78662 sq. mtrs lying and situated at Village Majiwade, Tal & Dist. Thane

Mr. Joseph Anthony Alvares, Mr. Peter Era Alvares, Miss. Marisa Ellien Alvares & Mrs. Jacqueline Anna Alvares as the beneficiaries under the last Will and Testament dated 18/12/1972 of late Mrs. Gladys Mildred Alvares and as beneficiaries under the Last Will and Testament dated 08/12/1983 of late Mr. Eddie Martin Alvares are seized and possessed of the property.

M/s. Gleitlager (India) Ltd and Mr. Joseph Anthony Alvares, Mr. Peter Era Alvares, Miss. Marisa Ellien Alvares & Mrs. Jacqueline Anna Alvares jointly submitted a scheme for development of both the properties under Section 21 of the Urban Land (Ceiling & Regulation) Act 1976 to the Competent Authority at Thane. The Competent Authority vide its Order No. ULC/TA/F-62/SR-38 & SR-45 dated 29/12/1983 has given permission to develop the said properties.

The Coll. of Thane vide their order No. Rve/D-1/NAP/VII-144 dated 31/07/1985 and Amended No. Rev/DT/T-VII/NAP/SR-155 dated 07/03/1987 granted N.A. permission in respect of the abovesaid property.

By an Agreement dated 14/05/1986 the said M/s. Gleitlager (India) Ltd and Mr. Joseph Anthony Alvares, Mr. Peter Era Alvares, Miss. Marisa Ellien Alvares & Mrs. Jacqueline Anna Alvares have granted development rights in respect of the said property to M/s. Lok Holdings on the terms and conditions contained therein.

In view of the above, and in accordance with the plan approved by the TMC, M/s. Lok Holdings commenced constructed of the building No. C-1 known as "LOK PURAM" on the above said property.

By an Agreement for sale dated 05/06/1989 the said M/s. Lok Holdings agreed to sell the Flat No. 604/704, on 6th Floor, comprising an Adm. Area 1190 Sq. ft. (Carpet area) which is inclusive of 246 Sq. ft. area (Carpet) of Balcony area, in the Building No. C-1 known as "LOK PURAM" to Abhat Kumar Trivedi & Manisha Trvedi on the terms and conditions contained therein. Which was duly registered with the Sub-Registrar of Assurances, Thane under Serial No. CHHA/3482/1989 dated 15/06/1989.

The Municipal Corporation of City of Thane issued Occupation Certificate bearing V. P. No. V. P. 84039 /TMC/TE/182 dated 02/10/1989 to occupying the Building No.C-1 Ground + 7^{th} floor construct on the said Property.

All the Flat purchasers of the said building have formed 'MRUDUNG LOK PURAM Co-Operative Housing Society Limited" under the Maharashtra Co-operative Societies Act 1960 duly registered No. TNA/(TNA)/HSG/(TC)/3405/89-90 dated 18/01/1990 the said Abhat Kumar Trivedi & Manisha Trvedi became member of the said society holding five fully paid up share of Rs. 50/r each bearing distinctive Nos. 381 to 385 share certificate No. 77 issued on 03/02/1991



By an Agreement for Transfer dated 16/12/2005 the said Mr. Abhat kumar Trivedi & Mrs. Manisha Trvedi in their turn agreed to sell, & transfer all their right title and interest of the Flat No. 604/704, on 6th Floor, comprising an Adm. Area 1190 Sq. ft. (Carpet area) which is inclusive of 246 Sq. ft. area (Carpet) of Balcony area, in the Building No. C-1 known as "LOK PURAM" of "MRUDUNG LOK PURAM Co-Operative Housing Society Limited" to Atul Babubhai Dave & LOK PURAM Co-Operative Housing Society Limited" to Atul Babubhai Dave & Mrs. Sunita Atul Dave on the terms and conditions contained therein. Which duly registered with the Sub Registrar of Assurance at Thane under the Serial No. TNN-

The said Atul Babubhai Dave & Sunita Atul Dave, under 6- Notice of Intimation regarding mortgage by way of deposit of Title Deed dated 23/02/2017 in respect of the Flat No. 604/704, on 6th Floor, comprising an Adm. Area 1190 Sq. ft. (Carpet area) which is inclusive of 246 Sq. ft. area (Carpet) of Balcony area, in the Building No. C-1 known as "LOK PURAM" of "MRUDUNG LOK PURAM Co-Operative Housing Society known as "LOK PURAM" of "MRUDUNG LOK PURAM and conditions contained known as "LOK PURAM" of "MRUDUNG LOK PURAM" and conditions contained Limited" with HDB Finance Services Ltd. on the terms and conditions therein which is duly registered with the Sub-Registrar of Assurances at Thane under Sr. No. TNN-5/1204/2017 dated 16/03/2017

The said Sunita Atul Dave & Atul Babubhai Dave under 6- Notice of Intimation regarding mortgage by way of deposit of Title Deed dated 15/02/2018 in respect of the Flat No. 604/704, on 6th Floor, comprising an Adm. Area 1190 Sq. ft. (Carpet area) which is inclusive of 246 Sq. ft. area (Carpet) of Balcony area, in the Building No. C-1 known as "LOK PURAM" of "MRUDUNG LOK PURAM Co-Operative Housing Society known as "LOK PURAM" of "MRUDUNG LOK PURAM conditions contained Limited" with HDB Finance Services Ltd. on the terms and conditions contained therein which is duly registered with the Sub-Registrar of Assurances at Thane under Sr. No. TNN-3/968/2018 dated 03/03/2018.

The said Sunita Atul Dave & Atul Babubhai Dave, under 6- Notice of Intimation regarding mortgage by way of deposit of Title Deed dated 30/07/2018 in respect of the Flat No. 604/704, on 6th Floor, comprising an Adm. Area 1190 Sq. ft. (Carpet area) which is inclusive of 246 Sq. ft. area (Carpet) of Balcony area, in the Building No. C-1 known as "LOK PURAM" of "MRUDUNG LOK PURAM Co-Operative Housing Society Limited" with Dewan Housing Finance Corporation Ltd (DHFL). on the terms and conditions contained therein which is duly registered with the Sub-Registrar of Assurances at Thane under Sr. No. TNN-10/2707/2018 dated 20/08/2018.

The said Sunita Atul Dave & Atul Babubhai Dave, under 6- Notice of Intimation regarding mortgage by way of deposit of Title Deed dated 11/12/2019 in respect of the Flat No. 604/704, on 6th Floor, comprising an Adm. Area 1190 Sq. ft. (Carpet area) which is inclusive of 246 Sq. ft. area (Carpet) of Balcony area, in the Building No. C-1 known as "LOK PURAM" of "MRUDUNG LOK PURAM Co-Operative Housing Society Limited" with Punjab National Bank on the terms and conditions contained therein which is duly registered with the Sub-Registrar of Assurances at Thane under Sr. No. TNN-7/668/2019 dated 17/12/2019.

The said housing loan has been repaid by Sunita Atul Dave and the Punjab National Bank Which has been repaid and the said Punjab National Bank issued No dues Letter dated 19/12/2024 in respect thereof.

No dues certificate to be obtained from Dewan Housing Finance Corporation Ltd (DHFL).& HDB Finance Services Ltd.

By virtue of the abovesaid under the Agreement for Sale the said Atul Babubhai Dave & Mrs. Sunita Atul Dave entitled to sell the abovesaid Flat No. 604/704, on 6th Floor, comprising an Adm. Area 1190 Sq. ft. (Carpet area) which is inclusive of 246 Sq. ft. area (Carpet) of Balcony area, in the Building No. C-1 known as "Limited" to Miss. Amruta Rajendra Ganjave & Mr. Omkar Sanjay Kelkar (Proposed Borrower).

or perusi dated Howeve Howeve Harar Said perusal of the abovesaid documents it is observed that the abovesaid Agreement of 14/05/1986 was not been registered.

However, all flat owners in the said Building formed society duly registered under the Municipal Co. and Occupation Certificate issued in the Municipal Co. However, an interest and Building formed society duly registered under Maharashtra Co-op. Societies Act, and Occupation Certificate issued in respect of the

The share Certificate issued by the Society carry a right to occupy base on being the share countries of the society is held by Hon'ble Supreme Court in the case of R. H. Shah member of the society as held by Flon'ble Supreme Court in the case of R. H. Shah v/s. H. J. Joshi reported in AIR 1975 SC Page 1475 as a right which is attachable and

In view of the above, the said unregistered Agreement was not affected for creating Observation

It is observed that Sketch plan attached with the Agreement for sale dated It is observed as mentioned the flat nos. 604 on 6th floor and the Flat No. 704 on 05/00/1505 In the Agreement for sale dated 05/06/1989 and Agreement for sale dated 16/12/2005 as mentioned flat No. 604/704 on 6th floor, hence confirmation letter to be obtained from the Society.

Date: 24/12/2024

Place: Mumbai

e Advocate