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Advocates High Court

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VS/SER/SBI/RACPC/CHINCHPOKLI/8019/2024

Date 14/12/2024

Annexure - B

REPORT OF INVESTIGATION OF TITLE IN RESPECT OF IMMOVABLE PROPERTY.

1.	a) Name of the Branch/ Business Unit Office seeking opinion	State Bank of India, RACPC, Chinchpokli, Mumbai
	b) Reference No. and date of the letter	By Hand
	under the under the cover of the	
	documents tendered for scrutiny	
	c) Name of the Borrowers.	Debdeep Gupta & Sahana Sen (Proposed Borrowers)
2.	a) Type of Loan	Home Loan
	b) Type of property	Flat
3.	a) Name of the Unit/ Concern/ Company/ person offering the property/(ies) as security.	Debdeep Gupta & Sahana Sen (Proposed Borrowers)
	b) Constitution of the unit/concern/person offering the property for creation of charge.	Joint Applicants
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.	Borrowers
4.	Value of Loan (Rs. in crores)	
5.	Complete or full description of the immovable property/(ies)) offered as security including the following details.	Flat No. 1002, comprising an Adm. area 756.04 sq. ft. (Carpet), on 14 th floor i.e. 10 th Residential Floor, B wing, along with car Parking space No. 12A-12B at 2 nd Podium Level, in the building known as "ASPEN GARDEN" of "Aspen Garden Co-op. HSG. Soc. Ltd" constructed on CTS Nos. 554, 554/1 to 22 and 560 lying and situated at Village Pahadi Goregaon, Tal. Borivali, Mumbai Suburban Distrement
	a) Survey No.	CTS Nos. 554, 554/1 to 22 and 560
	b) Door no. (in case of house property)	Flat·No. 1002
	c) Extent/ area including plinth/ built up area in case of house property	Adm. area 756.04 sq. ft. (Carpet)
	d) Locations like name of the place, village, city, registration, sub-district etc.	Village Pahadi Goregaon, Tal. Borivali, Mumbai Suburban District
6.	a) Particulars of the documents scrutinized- serially and chronologically	Mentioned herein under



b) Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified.

Note: Only originals or certified extracts from the registering/land/ revenue/

Mentioned herein under

Sr. No.	authorities be	Name of the parties	Original/ Certified Photocopy/	In case of copies, whether
			true copy	the original was scrutinized by the advocate.
1.	01/12/2024	Maintenance Bill issued by	Photo copy	No
2.	25/07/2021	Society Share Certificate	Photo copy	No
3.	14/06/2018	Possession letter issued by Unique Real Estate Developers in favor of Dipali	Photo copy	No
4.	16/05/2018	P. Bobade Allotment Letter issued by Unique Real Estate Developers in favor of Dipali P. Bobade in respect of Car Parking sapce No. 12A-12B at 2nd Podium Level	Photo copy	No ·
5.	07/04/2018	Release Deed executed between Mrs. Preeti Sunil Bobade & Mr. Sunil Ramesh Bobade in favor of Mrs. Dipali Pravin Bobade		No
6.	07/04/2018	Registration Receipt No. 4603/2018	Photo copy	No
7.	07/04/2018	Index II	Photo copy	No
8.	09/10/2014	Agreement executed between Unique Real Estate Developers and Preeti Sunil Bobade, Sunil Bobade & Dipali P. Bobade	Photo copy	No
9.	27/10/2014		Photo copy	No
10		Index II	Photo copy	No
11	. 23/05/2013	issued by BMC		No
12	06/12/2012	Power of Attorney executed by Unique Real Estate Developers it's through Partner Amal Realtors Pvt. Ltd through director Mr. Anish Shah in favor of Mr. Bhavir Shah		No
13	. 06/12/2012		e r	No
14.		Property card	Photo copy	No

in A

7. (a)	Whether certified copy of all title documents are obtained from the	No instructions, hence not obtained
(a)	document certified copy of all title	No instructions, nerve
b	relevant sub-registrar office and compared with the documents made available by the proposed mortgagor? (Please also enclose all such certified copies and relevant fee receipts along with the TIR.) (HL: If the value of loan => Rs.1 crore and in case of commercial loans irrespective of the loan component)	
U	Whether all pages in the certified copies of title documents which are obtained directly from Sub-Registrar's office have been verified page by page with the original documents submitted? (In case originals title deed is not produced for comparing with the certified or ordinary copies, the matter should be handled more diligently &	As above
	cautiously).	Yes, online records available from
8. a	Whether the records of registrar office or revenue authorities relevant to the property in question are available for verification through any online portal or computer system?	Yes, verification made on Index II
ь	If such online/computer records are available, whether any verification or cross checking are made and the	Yes, verification made on more
С	Whether the genuineness of the stamp paper is possible to be got verified from any online portal and if so whether such verification was made?	No
d	Whether proper registration of documents completed. Details thereof	Yes
9. a	Property offered as security falls within the jurisdiction of which sub-registrar	Borivali
b	office? Whether it is possible to have registration of documents in respect of the property in question, at more than one office of sub-registrar/ district registrar/ registrar- general. If so, please name all such offices?	Sub Registrar Assurance at Borivali 01 to 09 & Bandra
c	Whether search has been made at all the offices named at (b) above?	Yes
d	Whether the searches in the offices of registering authorities or any other records reveal registration of multiple title documents in respect of the property in question?	No

	1.	Annexed as Annexure-1
10	Chain of title tracing the title from the	-
10.	Chain of title tracing the title deed oldest title deed to the latest title deed oldest title deed to the property in	
а	oldest title deed to die property in	
	establishing title of the property in question from the predecessors in question from the current title holder.	
	question from the predecessors	
	question from the produces title/interest to the current title holder.	
	m 1 as security	
	In case of property offered as security	
	for loom of De 1 DD CTDC and we	
	panel of title encumbrances for a	
	period of not less than 30 years is	
	mandatory. (Separate Sheets may be	
	mandatory. (Separate Sheets 22.3)	
	used)	No
b	Wherever Minor's interest or other clog	110
	on title is involved, search should be	
	made for a further period, depending	
	on the need for clearance of such clog	
	on the Title.	
c	Nature of Minor's interest, if any and if	Not Applicable
•	so whether exertise of months and in	110t rippinoasie
	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.	
11.	Nature of Title of the intended	Ownership Right
а	Mortgagor over the Property (whether	Ownership Right
	full ownership rights I assist I B: 14	
	full ownership rights, Leasehold Rights,	
	Occupancy/ Possessory Rights or Inam	
	Holder or Govt. Grantee/ Allottee etc.)	
	If Ownership Rights,	Yes
a	Details of the Conveyance Documents	No
		NO
b	Whether the document is properly	
	stamped.	Agreement is yet to be stamped
С	Whether the de	
	registered.	Agreement is yet to be executed and registered
	If leasehold 1	registered registered
	If leasehold, whether;	No
a	The Lease Deed is duly stamped and registered	10
	registered and	Not Applie 11
	The least	Not Applicable
-	The lessee is permitted to mortgage the Leasehold right.	NT
	Leasehold right,	Not Applicable
:	duration of the Lease/unexpired period of lease,	
	of lease,	Not Applicable
	if, a sub-lease 1	- Lhucanig
	favour of Lesses, the lease deed in	Not Amuli
	favour of Lessee as to whether Lease deed permits sub-leasing and	Not Applicable
	deed permits sub-leasing and mortgage by Sub-Lessee also.	
	by Sub-Lessee also.	
	Wilciner the 1	
	for the creation of any superstructure (if applicable)?	Not Applicable
	(II applicable)	Phycanie
	Night to got	
	rights and nature thereof.	Notes
		Not Applicable
	cum/Solo allotment/T	
	cum/Sale Agreement / Occupancy / grant / Allottee etc. what /	No
	Inam Holder / Allottee etc, whether; alienable	
	alienali agreement etc. whether:	
	alienable sidement etc. provide	Not A
	alienable rights to the morter	Not Applicable
	alienable rights to the mortgagor with	Not Applicable
	alienable rights to the mortgagor with	
	alienable sidement etc. provide	
-	alienable rights to the mortgagor with	Not Applicable
+	alienable rights to the mortgagor with	

	Not Applicable
any permission from Govt. or any other authority is required for creation of	
mortgage and if so whether such valid	
permission is available?	Yes
If occupancy right, whether;	
a Such right is heritable and transferable,	Yes
b Mortgage can be created.	Yes
12. Has the property been transferred by	y No
way of Gift/Settlement Deed	
a The Gift/Settlement Deed is dul	y Not Applicable
b The Gift/Settlement Deed has been	n Not Applicable
attested by two witnesses;	
c Whether there is any restriction on the	Not Applicable
Donor in executing the gift/settlemen	11
deed in question? d The Gift/Settlement Deed transfers the	ne Not Applicable
property to Donee;	
e Whether the Donee has accepted the	he Not Applicable
gift by signing the Gift/Settlement De	ea hv
or by a separate writing or implication or by actions?	БУ
f Whether the Donee is in possession	of Not Applicable
the gifted property?	
g Whether any life interest is reserved	for Not Applicable
the Donor or any other person a whether there is a need for any other	ner
person to join the creation of mortgage	ge;
h Any other aspect affecting the valid	lity Not Applicable
of the title passed through	the
gift/settlement deed. 13. Has the property been transferred	by No
way of partition / family settlem	ent
deed	
a whether the original deed is available for deposit. If not	able Not Applicable the
for deposit. If not modality/procedure to be followed	
create a valid and enforce	able
mortgage.	Not Applicable
b Whether mutation has been effected	
c Whether the mortgagor is in posses and enjoyment of his share.	ssion Not Applicable
d Whether the partition made is val	id in Not Applicable
law and the mortgagor has acquir	ed a
mortgageable title thereon. e In respect of partition by a decre	ee of Not Applicable
court, whether such decree has be	
final and all other condition	ions/
formalities are completed/ com	iplied
with. f Whether any of the document	ts in Not Applicable
question are executed in counter	rparts
or in more than one set? I	f so,
additional precautions to be take avoiding multiple mortgages?	en ior
14. Whether the title documents in	
any testamentary documents	

	In case of Common POA (i.e. POA other	
	Dillar's POAL DIEUSE Claimy and	
	I -levises in respect of Con-	
		Not Applicable
	i) Whether the original rolling done on	Not Applicable
	and the title investigation is done on	
	one? iv)Whether the FON contaction of title specific authority for execution of title	
	specific audiority for entering	
	document in question? Whether the POA was in force and not	Not revoked which is ascertained from
	Whether the POA was in force and the	the declaration annexed to the said
	Whether the POA was in love and revoked or had become invalid on the	property
: 1	a service of the document	Property
	Clarity Wilculor	
	has been ascertailled from	
		701
	the office of sub region the genuineness of	The POA is genuine
	the office of sub-registral description. Please comment on the genuineness of	
	POA?	The said Power of Attorney is properly
a		executed.
g		No
26	whether mortgage is being created by a	
26.	Whether mortgage is being created by the POA holder, check genuineness of the POA holder, check genuineness of the	
	POA holder, check genuine Power of Attorney and the extent of the Power of Attorney and whether the	
	Power of Attorney and the extent of the powers given therein and whether the powers given therein and whether the powers given the executed stamped	
	powers given therein and whether same is properly executed/ stamped/ same is properly executed/ stamped/	
	same is properly executed, state of authenticated in terms of the Law of	
	authenticated in terms	
	the place, where it is executed.	Flat
27.	the place, where it is executed. If the property is a flat/apartment or	
2	residential/commercial complex Promoter's/Land owner's title to the	Ownership Rights
а	Promoter's/Land Owner's	
а		NA
1	land/building, Development Agreement/Power of	
b	Develop	Sell
	Attorney; of the Extent of authority of the	
С	Extent	Title in respect of flat verify in the SRO
	1 4 title Verilleauon	
d	Land and/or building in question;	and registered
	Agreement for sale (duly registered);	Yet to be executed and registered
e	Agreement for sale (duly registrative)	rr + + - he naid
	Payment of proper stamp duty;	a should be registered
f	rayment of properties of sale	Agreement for sale should be region
g	Requirement of registration of sale	after execution
ь	agreement, development	
		Yes
L	of huilding plan, permission	100
h	into /local allillollty, ctor,	N. 4 Vot
·-	Conveyance in favour of Society/	Not Yet
i	conveyance concerned:	102/11/2018
	Condominum concerns, Certificate/allotment	OC dated 03/11/2018
j	Occupancy of nossession:	
	letter/letter of possession;	Distinctive Nos. 921 to 930
k	Membership details in the Society etc.;	
		Share Certificate No. 93
1	Share Certificates;	the Asper
1		NOC to be obtained from the Asper
m	No Objection Letter from the Society;	Gorden Co-op. HSG. Soc. Ltd., 10
		ANITHEIN CO OF
***		continuo antitable mortgage.
***	*	NOC to be obtained from the Asparden Co-op. HSG. Soc. Ltd, for Creating equitable mortgage.
	(**)	creating equitable mortgage.

SEARCH REPORT

Flat No. 1002, comprising an Adm. area 756.04 sq. ft. (Carpet), on 14th floor i.e. 10th Residential Floor Desidential Fl Residential Floor, B wing, along with car Parking space No. 12A-12B at 2nd Podium Level, in the building known as "ASPEN GARDEN" of "Aspen Garden Co-op. HSG. Soc. Ltd" constructed an OPP No. 12A-12B at 2nd Podium and Situated at Soc. Ltd" constructed an OPP No. 12A-12B at 2nd Podium and Situated at 12A-12B at 2nd Podium at 12A-12B at 12A-1 Soc. Ltd" constructed on CTS Nos. 554, 554/1 to 22 and 560 lying and situated at Village Pahadi Constructed on CTS Nos. 554, 554/1 to 22 and 560 lying and situated at Village Pahadi Constructed on CTS Nos. 554, 554/1 to 22 and 560 lying and situated at Village Pahadi Constructed on CTS Nos. 554, 554/1 to 22 and 560 lying and situated at Village Pahadi Constructed on CTS Nos. 554, 554/1 to 22 and 560 lying and situated at Village Pahadi Constructed on CTS Nos. 554, 554/1 to 22 and 560 lying and situated at Village Pahadi Constructed on CTS Nos. 554, 554/1 to 22 and 560 lying and situated at Village Pahadi Constructed on CTS Nos. 554, 554/1 to 22 and 560 lying and situated at Village Pahadi Constructed on CTS Nos. 554, 554/1 to 22 and 560 lying and situated at Village Pahadi Constructed on CTS Nos. 554, 554/1 to 22 and 560 lying and situated at Village Pahadi Constructed on CTS Nos. Village Pahadi Goregaon, Tal. Borivali, Mumbai Suburban District (hereinaster referred to as the said property District (hereinaster referred to as the said property, Flat & Bungalow for brevity's sake)

OWNER:- Debdeep Gupta & Sahana Sen (Proposed Borrowers)

THIS IS TO CERTIFY THAT I have taken search in respect of the above said property for the period of 2001 for the period of 30 Years from 1995 to 2024 in the Office of Sub-Registrar Borivali 01 to 00 & Bondar William 1995 to 2024 in the Office of Sub-Registrar Borivali 01 to 09 & Bandra which is as follows:

VEARS

EARS	
1995	Nil
1996	Nil
1997	Nil
1999	Nil
2000	Nil
2001	Nil
2001	Nil
2002	Nil
2004	Nil
2005	Nil
2006	Nil
2007	Nil
2008	Nil
2009	Nil
2010	Nil
2011	Nil
2012	Entry in index book Agreement for sale dated 06/01/2012 CTS No. 554, 554/1 to 22 and 560 Admeasuring area 14544.50 sq. mtrs Shri. Venkatesh Devasthan Trust And Unique Real Estate Developers Sr. No. BDR-2/3243/2012 dated 04/05/2012 Conveyance deed dated 25/05/2012 CTS No. 554, 554/1 to 22 and 560 Admeasuring area 14544.50 sq. mtrs Shri. Venkatesh Devasthan Trust And Unique Real Estate Developers Sr. No. BDR-2/3855/2012
2012	dated 08/05/2012 Nil
2013	Index ii for the year 2018 are not properly updated for search/Record Not Available/Following Transaction as per Online E-search Record/Following Transaction mentioned as per the available record
	Entry in index- II (as per the mixed pages index)
	Agreement for sale dated 09/10/2014 (Rs. 87,45,500/-) (Rs. 1,53,67,000/-) Flat No. 1002, comprising an Adm. area 756.04 sq. ft. (Carpet), on 14th floor i.e. 10th Residential Floor, B wing, in the building known as "ASPEN GARDEN" of "Aspen Garden Co-op. HSG. Soc. Ltd" constructed on CTS Nos. 554, 554/1 to 22 and 560 lying and situated at Village Pahadi Goregaon, Tal. Borivali, Mumbai Suburban District Unique Real Estate Developers And Preeti Sunil Bobade, Sunil Bobade & Dipali P. Bobade Sr. No. BRL-5/10076/2014

	dated 27/10/2014
:012	No Transaction found as per the Online E-search
2016	No Transaction found as per the Online E-search
2017	No Transaction found as per the Online E-search No Transaction found as per the Online E-search
2018	Index ii for the year 2018 are not properly updated for Available/Following Transaction as per Online E-search Record/Following Transaction mentioned as per the available record
	Entry in index- II (as per the mixed pages index) Release deed dated 07/04/2018 (Rs. 72,25,000/-) Release all their 2/3 i.e. (66.666%) undivided right, title and interest in the Release all their 2/3 i.e. (66.666%) undivided right, title and interest in the said Flat No. 1002, comprising an Adm. area 756.04 sq. ft. (Carpet), on 14th said Flat No. 1002, comprising an Adm. area 756.04 sq. ft. (Carpet), on 14th said Flat No. 1002, comprising an Adm. area 756.04 sq. ft. (Carpet), on 14th said Flat No. 1002, comprising an Adm. area 756.04 sq. ft. (Carpet), on 14th said Flat No. 1002, comprising an Adm. area 756.04 sq. ft. (Carpet), on 14th said Flat No. 1002, comprising an Adm. area 756.04 sq. ft. (Carpet), on 14th said Flat No. 1002, comprising an Adm. area 756.04 sq. ft. (Carpet), on 14th said Flat No. 1002, comprising an Adm. area 756.04 sq. ft. (Carpet), on 14th said Flat No. 1002, comprising an Adm. area 756.04 sq. ft. (Carpet), on 14th said Flat No. 1002, comprising an Adm. area 756.04 sq. ft. (Carpet), on 14th said Flat No. 1002, comprising an Adm. area 756.04 sq. ft. (Carpet), on 14th said Flat No. 1002, comprising an Adm. area 756.04 sq. ft. (Carpet), on 14th said Flat No. 1002, comprising an Adm. area 756.04 sq. ft. (Carpet), on 14th said Flat No. 1002, comprising an Adm. area 756.04 sq. ft. (Carpet), on 14th said Flat No. 1002, comprising an Adm. area 756.04 sq. ft. (Carpet), on 14th said Flat No. 1002, comprising an Adm. area 756.04 sq. ft. (Carpet), on 14th said Flat No. 1002, comprising an Adm. area 756.04 sq. ft. (Carpet), on 14th said Flat No. 1002, comprising and situated should be accomprised to 15th said Flat No. 1002, comprising and situated at Village Pahadi Goregaon, Tal. 1002, comprised to 15th said Flat No. 1002, comprised to 15th
	Dipali P. Bobade Sr. No. BRL-6/4179/2018
2019	Index ii for the year 2019 are not properly updated for search/Record Not Index ii for the year 2019 are not properly updated for search/Record/Following
	Transaction mentioned as per the available record Entry in index- II (as per the mixed pages index)
	Notice of Intimation regarding mortgage by way of deposit of Title Deed dated 18/03/2019 (Rs. 51,60,000/-) Flat No. 1002, comprising an Adm. area 756.04 sq. ft. (Carpet), on 14th floor i.e. 10th Residential Floor, B wing, along with car Parking space No. 12A-12B at 2nd Podium Level, in the building known as "ASPEN GARDEN" of "Aspen Garden Co-op. HSG. Soc. Ltd" constructed on CTS Nos. 554, 554/1 to 22 and 560 lying and situated at Village Pahadi Goregaon, Tal. Borivali, Mumbai Suburban District Dipali Bobade & Pravin Bobade And Indian Bank
	Sr. No. BRL-5/1415/2019 dated 10/04/2019.
2020	Available/Following Transaction as per the available record Transaction mentioned as per the available record for search/Record Not
2021	Index ii for the year 2021 are not properly appeared. Available/Following Transaction as per Online E-search Record/Following Available record.
2022	Available/Following Transaction as per Chimic 2 search/Record Transaction mentioned as per the available record Transaction mentioned as per the available record Transaction mentioned as per properly undated for search/Record No.
2023	Available/Following Transaction as per Offine B scales Research
2024	Index ii for the year 2024 are not properly updated for search/Record No. Available/Following Transaction as per Online E-search Record/Following Transaction mentioned as per the available record Lod Court Fees paid vide Challan No. MH012599197202425E/2024 dates

Attached Govt. Fees paid vide Challan No. MH012599197202425E/2024 dated 14/12/2024

Note: Register of Computerized Print Copies of Index II are prepared for Search from Feb. 2002 onward, which have not been maintained properly and manual books are in partly torn, untidy and loose condition.

Note:- In the 8 R.O. at Borvali 01 to 09 & Bandra Online E-search Index ii Record from the year 2002 to 2024 are Not Property and ated for search, said search Report as per the available Online E-search Record.

Date: 1 12/202 Mr. Satish Gaikwad