

Sanjeev Kanchan & Co.

ADVOCATES HIGH COURT

4, "Milan" Bldg., 189/93,
(Bazar Gate Street),
Perin Nariman Street, Fort,
Mumbai - 400 001.

TITLE REPORT

REF : SK : LO : 394 : 06 : 2018

To
State Bank of India
Kanpur Branch
Uttar Pradesh

Annexure - B : Report of Investigation of Title in respect of immovable Property.

(All columns/items are to be completed/commented by the panel advocate

| | | |
|----------|--|---|
| 1. | Name of the Branch/Business Unit seeking opinion | State Bank of India Kanpur Branch Uttar Pradesh |
| 2. | Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded | None |
| 3. | Name of the unit/ concern/ company/ person offering the property (ies) as security | MRS. SHAHEEN QUERESHI W/o. Mr. Mohammed Salim Quereshi |
| 4. | Constitution of the unit/ concern/ persons/ body/ authority offering the property for creation of charge. | Individual |
| 5. | State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.) | Borrower |
| 6. a) | Particulars of the documents scrutinized serially and chronologically | 1. Copy of Agreement dated 25/06/1994 executed between Mr. Shamshul Haque Ansari as "Transferor" and Shrimati Shaikh Faridabi Haiderali "Transferee". |



| | |
|--|---|
| | <p>2. Copy of Share Certificate No.38 dated 10/06/1982 issued by The Noor Co-operative Housing Society Limited in the name of Shri Syed Mustaq Ahmed Abdul Kavim duly transferred in the name of Shamshul Haque Ansari on 30/04/1983, further transferred in the name of Mrs. Faridabi Haiderali Shaikh on 23/04/1995, further transferred in the name of Mrs. Shaheen Qureshi on 30/03/2007.</p> <p>3. Copy of Registered Agreement for Sale dated 27/10/1994 executed between Mr. Shamshul Haque Ansari as "Vendor" and Smt. Shaikh Faridabi Haiderali as "Purchaser".</p> <p>4. Copy of Registration Receipt No.1434 dated 10/05/2006 for Rs.9,680/- issued by Sub-Registrar of Assurances, Thane-9 in the name of Mrs. Shaheen Quereshi.</p> <p>5. Copy of Franking Deposit Slip dated 03/05/2006 for Rs.28,930/- issued by The Mahanagar Co-operative Bank Ltd., Turbhe.</p> <p>6. Copy of Agreement dated 10/05/2006 executed between</p> |
|--|---|



| | | |
|-----|---|---|
| | | <p>Shaikh Faridabi Haiderali as "Transferor" and Mrs. Shaheen Quereshi W/o. Mr. Mohammed Salim Quereshi as "Transferee".</p> <p>7. Copy of Part Occupancy Certificate dated 23/07/1985 issued by CIDCO.</p> <p>8. Copy of Affidavit dated 09/05/2006 executed by Mr. Shaikh Rustom Haiderali in favour of Mrs. Shaikh Faridabi Haiderali.</p> |
| b) | Nature of documents verified as to whether they are original or certified copies or registration extracts duly certified. | Photocopies examined. |
| 7. | Complete or full description of the immovable property(ies) offered as security for creation of mortgage whether equitable or registered mortgage | Flat No.7, admeasuring 517 Sq. Ft. (Built-up) area, on the First Floor, in the building No.2 (Sea Face Apartment) of the Noor Co-operative Housing Society Ltd., on Plot No.18, situated at Sector-9A, Vashi, Navi Mumbai, Tal. & Dist. Thane. |
| i) | Survey No. | Plot No.18, situated at Sector-9A, Vashi, Navi Mumbai, Tal. & Dist. Thane. |
| ii) | Door/House no. (incase of house Property | Flat No.7 |
| iii | Extent/area including plinth/built up area in case of house property. | Admeasuring 517 Sq. Ft. (Built-up) area. |
| iv. | Locations like name of the place, Village, city, registration, sub-district etc, Boundaries. | On Plot No.18, situated at Sector-9A, Vashi, Navi Mumbai, Tal. & Dist. Thane. |
| v. | Boundaries | N.A. |



| | | |
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| 8 | <p>Flow of Titles tracing out the title of the intended mortgagor and his/its predecessors in interest from the Mother Deed to the Latest Title Deeds 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.</p> <p>(Separate Sheets may be used)</p> | <p>1. Shri Syed Mustaq Ahmed Abdul Karim was the original Owner who has been allotted its Share Certificate No.38 dated 10/06/1982 issued by The Noor Co-operative Housing Society Limited, bearing Registration No.TNA/HSG/1415 dated 17/05/1982.</p> <p>2. Said Shri Syed Mustaq Ahmed Abdul Karim sold the said Flat No.7 to Shri Shamshul Haque Ansari in whose favour the Share Certificate has been transferred on 30/04/1983 by the said Society.</p> <p>3. Mr. Shamshul Haque Ansari by and under Agreement dated 25/06/1994 sold Flat No.7, admeasuring 517 Sq. Ft. (Built-up) area, on the First Floor, in the building No.2 (Sea Face</p> |
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| | | <p>Apartment) of the Noor Co-operative Housing Society Ltd., on Plot No.18, situated at Sector-9A, Vashi, Navi Mumbai, Tal. & Dist. Thane to Shrimati Shaikh Faridabi Haiderali. This Agreement is not registered.</p> <p>4. Said Mr. Shamshul Haque Ansari by and under Agreement for Sale dated 27/10/1994 sold said Flat No.7 to Smt. Shaikh Faridabi Haiderali.</p> <p>5. Mrs. Shaikh Faridabi Haiderali became the member of Noor Co-operative Housing Society Limited, bearing Registration No.TNA/HSG/1415 dated 17/05/1982, holding Share Certificate No.38 for 5 fully paid up shares of Rs.50/- each bearing distinctive nos. from</p> |
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| | | |
|---|---|---|
| | | <p>186 to 190 and by virtue of her membership of the said Society is seized and possessed of or otherwise well and sufficiently entitled to the said Flat.</p> <p>6. Said Mrs. Shaikh Faridabi Haiderali by and under Agreement dated 10/05/2006 sold said Flat No.7, admeasuring 517 Sq. Ft. (Built-up) area, on the First Floor of the said building to Mrs. Shaheen Quereshi W/o. Mr. Mohammed Salim Quereshi.</p> <p>7. Said Agreement. 10/05/2006 is stamped with appropriate Stamp Duty and registered with Sub-Registrar of Assurances, Thane-9 under Sr. No.TNN9-01434-2006 dated 10/05/2006.</p> |
| 9 | <p>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.)</p> | Ownership |



| | | |
|-----------|--|---|
| 10 (a) | Encumbrances, Attachments , and/or claims whether of Government, Central or State or other local authorities or Third Party claims,. Liens, etc and details thereof. If yes, give the details thereof. | No Encumbrance found over the said Property, subject to liability of Axis Bank Ltd. |
| b) | 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 | Search conducted in the Office of Sub-Registrar, Mumbai for 30 Years (1989-2018) |
| 11 | Detail regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy | N.A. |
| 12 | Details of RTC extracts / mutation extracts/ Katha extracts pertaining to the property in question. | N.A. |
| 13 | 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. | N.A. |
| 14 | 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. | N.A. |



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| 15 | The Specific persons who are required to create Registered Mortgage | Mrs. Shaheen Quereshi |
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Date : 25/06/2018

Place : Mumbai

Signature of the Advocate



Annexure C

Checklist for the guidance of the Advocates verifying the title to the property(ies) offered as security

| | | |
|----|--|-----------|
| 1 | Nature of Title (Ownership/ Leasehold/ Occupancy/ Govt. Grant/ Allotments etc | Ownership |
| 2. | If leasehold, whether; | N.A. |
| | (a) Lease Deed is duly stamped and registered. | N.A. |
| | (b) Lessee is permitted to mortgage the Leasehold right, | N.A. |
| | (c) Duration of the Lease/unexpired period of lease. | N.A. |
| | (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. | N.A. |
| 3. | If Govt.grant/allotment/Lease- cum/Sale Agreement, whether; | N.A. |
| | a) Grant/agreement etc, provides for alienable rights to the mortgagor with or without conditions. | N.A. |
| | b) The mortgagor is competent to create charge on such property | N.A. |
| 4. | If occupancy right, whether | N.A. |
| | (a) Such right is heritable and transferable, | N.A. |
| | Mortgage can be created. | N.A. |



| | | |
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| 5. | a. Urban land ceiling, whether required and if so, details thereon. | N.A. |
| | b. Whether No Objection Certificate under the Income Tax Act is required / obtained. | N.A. |
| 6. | Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible, the modalities/procedure to be followed including court permission to be obtained and the reasons for coming to such conclusion. | N.A. |
| 7. | 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. | N.A. |
| 8. | In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/ permission obtained. | N.A. |
| 9. | 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). | N.A. |
| 10 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 enforceable mortgage. | N.A. |
| b. | Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share. | N.A. |
| c. | Whether the partition made is valid in law and the mortgagor has acquired a mortgageable title thereon. | N.A. |



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| 11 a | In case of partnership firm, whether the property belongs to the firm and the deed is properly registered. | N.A. |
| b. | Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm. | N.A. |
| 12 a. | Whether the property belong 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. | N.A. |
| b. | In case of Societies, Association the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws. | N.A. |
| 13 | 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. | N.A. |
| 14 | If the property is a flat/apartment or residential/commercial complex, check and comment on the following : | Flat |
| a. | Promoter's/Land owner's title to the land/building; | N.A. |
| b. | Development Agreement/Power of Attorney | N.A. |
| c. | Extent of authority of the Developer/builder; | N.A. |
| d. | Independent title verification of the Land and/or building in question | N.A. |



| | | |
|----|---|------|
| e. | Agreement for Sale (duly registered) | Yes |
| f. | Payment of proper stamp duty | Yes |
| g. | Conveyance in favour of Society/ Condominium concerned | N.A. |
| h. | Occupancy Certificate / Allotment Letter/ Letter of Possession | N.A. |
| i. | Membership details in the Society, etc | N.A. |
| j. | Share Certificates | N.A. |
| k. | No Objection Letter from the Society | N.A. |
| l. | All legal requirements under the local/ municipal laws regarding ownership of Flats/ Apartments/Building regulations , Development Control Regulations, Co- operative Societies Laws etc. | N.A. |
| 15 | Where the property is a 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. | N.A. |
| 16 | Pending Litigations/ Court Attachments / injunction/stay orders/ acquisition by the Govt./Local Authorities etc that could be ascertained. | N.A. |
| 17 | Any other details is required for the purpose. | |



ANNEXTURE - D**CERTIFICATE OF TITLE**

I have examined the copies of Title Deeds intended to be deposited relating to the schedule property/(ies) and offered as security by way of Equitable Mortgage and that the documents of title referred to in the Opinion are valid evidence of Right, title and interest and that if the said Registered Mortgage is created, it will satisfy the requirements of creation of Equitable Mortgage and I further certify that :

1. I have examined the Documents in details, taking into account all the Guidelines in the check list vide Annexure B and the other relevant factors.

IA. I confirm having made a search in the Land/Revenue records. I also confirm having verified and checked the records of the relevant Government Offices,/Sub-Registrar(s) Office(s), Revenue Records, Municipal/Panchayat Office, Land Acquisition Office, Registrar of Companies Office, Wakf Board (Wherever applicable). I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage. I am liable/responsible, if any loss is caused to the Bank due to negligence on my part or by my agent in making search.

IB . Following scrutiny of Land Records/Revenue Records, relative Title Deeds, certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate(EC), I hereby certify the genuineness of the Title Deeds. Suspicious/Doubt, if any, has been clarified by making necessary enquiries.

2A There are no prior Mortgage/Charges/encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 1984 to 2013 pertaining to the immovable Property/(ies) covered by above said Title Deeds. The property is free from all Encumbrances.

2B In case of second/subsequent charge in favour of the Bank, there are no other mortgage/charges other than already stated in the Loan documents and agreed to by the Mortgage and the Bank (Delete, whichever is inapplicable).

1. Minor(s) and his/their interest in the property(ies) is to be extent of : **NIL**

2. The Mortgage if created, will be available to be Bank for the Liability of the intending Borrower, **Mrs. Shaheen Quereshi**.



3. I certify that **Mrs. Shaheen Qureshi, subject to liability of Axis Bank** has an absolute, clear Marketable title over the Schedule property/(ies). I further certify that the above title deeds are genuine and a valid Registered Mortgage can be created and the said Mortgage would be enforceable.
4. 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:
 - Original Agreement dated 25/06/1994 executed between Mr. Shamshul Haque Ansari as "Transferor" and Shrimati Shaikh Faridabi Haiderali as "Transferee".
 - Original Share Certificate No.38 dated 10/06/1982 issued by The Noor Co-operative Housing Society Limited in the name of Shri Syed Onustaq Ahmed Abdul Kavim duly transferred in the name of Shamshul Haque Ansari on 30/04/1983, further transferred in the name of Mrs. Faridabi Haiderali Shaikh on 23/04/1995, further transferred in the name of Mrs. Shaheen Qureshi on 30/03/2007.
 - Original Registered Agreement for Sale dated 27/10/1994 executed between Mr. Shamshul Haque Ansari as "Vendor" and Smt. Shaikh Faridabi Haiderali as "Purchaser".
 - Original Registration Receipt No.1434 dated 10/05/2006 for Rs.9,680/- issued by Sub-Registrar of Assurances, Thane-9 in the name of Mrs. Shaheen Qureshi.
 - Original Franking Deposit Slip dated 03/05/2006 for Rs.28,930/- issued by The Mahanagar Co-operative Bank Ltd., Turbhe.
 - Original Agreement dated 10/05/2006 executed between Mrs. Shaikh Faridabi Haiderali as "Transferor" and Mrs. Shaheen Qureshi W/o. Mr. Mohammed Salim Qureshi as "Transferee".
 - Copy of Part Occupancy Certificate dated 23/07/1985 issued by CIDCO.
 - Original Letter of NOC for Mortgage issued by Society in favour of Bank.
 - Copy of latest Maintenance Charges Bill issued by the Society.
 - Copy of latest Municipal Tax paid Receipt.
 - Original No Dues Certificate issued by Axis Bank Ltd.



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

SCHEDULE OF THE PROPERTY(IES)

Flat No.7, admeasuring 517 Sq. Ft. (Built-up) area, on the First Floor, in the building No.2 (Sea Face Apartment) of the Noor Co-operative Housing Society Ltd., on Plot No.18, situated at Sector-9A, Vashi, Navi Mumbai, Tal. & Dist. Thane.

For SANJEEV KANCHAN & CO.

Neeraj
Partner

Place : Mumbai

Date : 25/06/2018

Signature of the Advocate





NOTE:- This challan is valid for reason mentioned in Type of payment only. Not valid for other reasons or unregistered document
संदर्भ चलान "टाइप ऑफ पेमेंट" मध्ये नमूद कारणासाठीच लागू आहे. इतर कारणासाठी किंवा नोंदणी न करारवाच्या दस्तांसाठी लागू नाही.

Rajan Bhaip

Search Clerk

MUMBAI

MOB:- 7666473082/9869633904 PAN NO. AVCPB5789N.

To,
Sanjeev Kanchan & Co.
Advocates,
Fort, Mumbai

Mohammed Salim Qureshi

Sub: Investigation of title piece or parcel of the land and structure bearing Sector No. 9A, Plot No. 18, Flat No. 7, 1st Floor, C-Phase, Noor CHSL, Building No. 2 Situated at Vashi Village, Taluka & District Thane.

Dear Sir,

As per your instructions, I have taken the search of above mentioned property at Thane S.R.O. Manual Record from the year 1989 to 2001 (13 years) and Thane Computer Records from the year 2002 to 2018 (17 Years).

While taking searches, I have found following documents Registered / Indexed therein pertaining to the aforesaid flat however some entries were found pertaining to other flats in the same building but the same is not captured here as they are not related to the said flat..


Rajan Bhaip
9th June, 2017



Search taken at Sub-Registrar's Office at Thane Manual Record from the year 1989 to 2001 (13 Years).

1989

To] NIL-S.P.T.

1991

1992] TORN

1993

To] NIL-S.P.T.

1997

1998] NIL-S.P.T.

1999] NIL-S.P.T.

2000] NIL-S.P.T.

2001] NIL-S.P.T.

Search taken at Sub-Registrar's Office at Thane Computer Records from the year 2002 to 2018 (17 Years).

2002] NIL

2003] NIL

2004] NIL

2005] NIL

2006] ENTRY

TNN-3-3118 Reconveyance Of Mortgage 29.03.2006

2006 AV. 1/- 21.04.2006

MV. 0/-

Abhyudaya Co-op.Bank Ltd. Branch Vashi Through
Manage Sanjay R. Patil.

To

Faridabi Haidarali Shaikh.



Schedule: Property bearing Sector No. 9A, Plot No. 18, Flat No. 7,
1st Floor, Noor CHSL, Situated at Vashi Village, Taluka &
District Thane. Area 517 Sq Ft. B.Up.

| | | |
|-------------------|---------------------------|-------------------|
| <u>TNN-9-1434</u> | <u>Agreement For Sale</u> | <u>04.05.2006</u> |
| 2006 | AV. 720000/- | 10.05.2006 |
| | MV. 903500/- | |

Faridabi Haidarali Shaikh Through Power Rusatam
Shaikh.

To

Shahin Kureshi.

Schedule: Property bearing Sector No. 9A, Plot No. 18, Flat No. 7,
1st Floor, (C-Phase Aparment) Noor CHSL, Situated at
Vashi Village, Taluka & District Thane. Area 48.04 Sq
Mtr.

| | | |
|------|---|-------|
| 2007 |] | NIL |
| 2008 |] | NIL |
| 2009 |] | NIL |
| 2010 |] | NIL |
| 2011 |] | NIL |
| 2012 |] | NIL |
| 2013 |] | ENTRY |

| | | |
|-------------------|---------------------------------|-------------------|
| <u>TNN-8-1100</u> | <u>Mortgage with Possession</u> | <u>11.02.2013</u> |
| 2013 | AV. 50000000/- | 11.02.2013 |
| | MV. 0/- | |

Shahin Salim Kureshi, Moh. Salim Gulam Rasul
Kureshi.

To

Axis Bank Ltd. Through Assi. Vice President Satish
Hatwar.

Schedule: Property bearing (1)Sector No. 9A, Plot No. 18, Flat No.
15, 4th Floor, A-Wing, C Phase Apartment, Noor CHSL,
Building No. 3A,



(2)Sector No. 9A, Plot No. 18, Flat No. 5, 1st Floor, A-Wing, C Phase Apartment, Noor CHSL, Building No. 3A
(3)Sector No. 9A, Plot No. 18, Flat No. 7, 1st Floor, A-Wing, C Phase Apartment, Noor CHSL, Building No. 3A
(4)Sector No. 9A, Plot No. 18, Flat No. 6, 1st Floor, A-Wing, C Phase Apartment, Noor CHSL, Building No. 3A
(5)Sector No. 18, Plot No. 5, Office No. 210, 2nd Floor, Ram Lakshman Commercial Center, Ram Laxman Welfare, Situated at Vashi Village, Taluka & District Thane.

| | | |
|------|---|------------------|
| 2014 |] | NIL |
| 2015 |] | NIL |
| 2016 |] | NIL |
| 2017 |] | NIL |
| 2018 |] | Record Not Ready |

Note: Computer Index II 1989 TO 2018 not maintain properly.


Rajan Bhaip
Search Clerk



NOTE OF PRECAUTION AND STEPS TO BE TAKEN

(AS MAY BE APPLICABLE)

- 1) In view of various fraudulent instances, it is noticed that the Borrowers/ Mortgagors/ Owners/Guarantors, present original title documents, along with the proposal

However while depositing the same, and at the time of creating the Mortgage, the Defrauders handover coloured/fabricated documents of title for creating the Mortgage. As such kindly be advised to keep the check

- 2) If the Development Agreements referred to along with the Power of Attorneys are not registered, the Developers/ Builders/ Promoters are to be treated as Consented Approved Contractors only on behalf of the Original Land Owners / Registered Owners whose title continues to remain in force in respect of the plot of land in the Revenue Records.

- 3) In the event if the Borrowers/ Mortgagors/ Owners/Guarantors is not in a position to deposit the original documents listed in the report, he/she/they be advised to take the following steps :-

- a) to lodge the Police Complaint with the concerned Police Station for loss/ misplacements of the Original Documents of Title and to obtain the Certificate of Loss/ Misplacements, from the Police Station.
- b) to advertise the loss of such documents in any of the two local newspaper by way of Public Notice.
- c) to execute the Indemnity Bond in favour of the Bank/ Financial Institution, thereby indemnifying to the extent of the entire outstanding as may be due by the Borrower/s from time to time.

- 4) The Lien/ Charge of the Bank should be got confirmed by the Builders/ Promoters/Developers/ Society/ Talathi after the completion of mortgage as per the Undertaking given in their NOC earlier, or even otherwise.

- 5) The Borrowers/ Guarantors to confirm that the Property being mortgaged does not belong to the minor. Further if the ownership of the Property is in the name of the Minor, in that case necessary Court Permission has to be taken / undertaking to take such permission simultaneously be obtained.

- 6) That the Declaration from Borrowers/ Mortgagors/ Owners/Guarantors to declare that the Municipal Taxes and other taxes of the Mortgaged Property are paid up to date or to produce latest tax payment receipt.

- 7) The Declaration from the Borrowers/ Mortgagors/ Owners/Guarantors undertaking that if the Building Premises are a Shopping/ Commercial Mall, the Lease Rent earned from the Mortgaged Premises would be directly deposited with the Bank/ Financial Institutions.

Further, necessary NOC from the Mall Operators would be obtained for clarifying that the subject premises is free from encumbrances and is not charged or mortgaged in favor of any other Financial Institution.

- 8) In case if the ownership of the Property vests in Private Limited Company, the charge of the Registrar of Companies to the extent of property being mortgaged should be brought on record.

- 9) Builders/ Developers/ Promoters should undertake to promote the Co-operative Society of the Purchasers in the Building Complex as required under the provisions of the Maharashtra Ownership of Flats (Regulation of Promotion of Construction, Sale, Management & Transfer) Act, 1963 and Rules thereunder, Builder/ Developer would join the Society after the same is formed with unsold flats till the same are sold.

- 10) Certificate from the Registered Architect certifying that the status of Building on the following points :-

- a) Whether the Building is completed in all respect and that Municipal Corporation has been applied for granting Occupation Certificate ;
- b) Whether there is stop work notice from the Municipal Authorities ;
- c) Confirming as to construction of the Building in the approved Residential / Development Zone

