

**Legal Advisor :**

- State Bank of Hyderabad
- ICICI Bank Latur
- L.I.C. Of India
- Poornawadi Nagrik Sahakari Bank,
- Bank of Maharashtra
- Central Bank of India
- UTI / AXIS Bank, Latur

000042 **V. P. Kulkarni (Yerolkar)**

M.A., LL.B.



**ADVOCATE**

Vasant Nagar,  
Trimurti Nagar, Save Wadi,  
LATUR - 413 512 ☎ : (R) 253060  
Mob. : 9422658572

Email-VPkulkarni 4 @gmail.com

Date : 23/10/2008

SME-13

**TITLE INVESTIGATION REPORT (TIR)**

Name of the Branch	State Bank of Hyderabad, Main Branch, Latur.
Name of the Borrower / Mortgagor: (Father's / Husband's name to be mentioned)	Shri. Mangesh s/o Sidramappa Malang
Name and address of the person who handed over the papers to the advocate for issuing the TIR	Chief Manager, State Bank of Hyderabad, Main Branch, Latur through letter dt. 01-10-2008

**1. Description of the documents verified / scrutinized:**

Sl. No.	Date of the document	Name of document	Original / certified / Photocopy / true copy
01	16-02-2005	Sale deed vide daybook no. 1096	Original
02	25-10-2004	Sale deed vide daybook no. 6423	Photocopy
03	24-01-2005	N.A. order No. 2005/JMB/LATUR/CR-2876	Photocopy
04	13-01-2005	Sanctioned Layout Plan from T. P. Latur	Photocopy
05	10-10-2008	7/12 extract of land Gat No. 221	Certified copy
06	27-10-2004	Mutation entry no. 2449	Certified copy
07	12-09-2008	Mutation entry no. 3655	Certified copy
08	13-09-2008	Namuna No. 8 A of land Gat No. 221	Certified copy

2. That, the said documents placed before me are genuine; I have verified, tallied and compared these documents from the records of the Office of the Sub. Registrar of Assurances and also from the records of other appropriate authorities.

**3. Full / correct description of the property:**

3. Full / correct description of the property.		Gat No. 221	
Survey / Door / Patta / Khata No.		Plot No. 2	
Plot No. / Flat No.		In Length S-N-E 47.50 mtr. W-50.75 mtr. In Width E-W 14.18 mtr. Total adm. area 696.52 sq. mtr.	
Measurement / Extent of property		Situated at village Harangul (BK), Tq. & Dist. Latur. Open Plot	
Location / Land-marks / name of the area, Mohalla (it should give clear location of the property so as to reach the spot in case of need)			
City / Dist.		Latur	
Boundaries		As per mentioned in sale deed.	
East by	West by	South by	North by
Plot No. 1	Remaining land of this Gat No.	Road	Plot No. 4

Full description of such property such as total area of plot, construction, nature of construction, description of built up area such as rooms, halls, living room, factory shed, building, office block etc. The location and land mark should be given invariably as mere revenue description is not sufficient to easily locate the property



4. Description of the chain of title from the mother deed to the latest title deed (chain to be traced for a period of 30 years for the commercial advances and 13 years for the housing loans).

That, the land Gat No. 221 of village Harangul (BK), Tq. Latur is an ancestral property of Shri. Shaikh Habib Shaikh Usman as per 7/12 extract issued by Talathi, Harangul for the year 1979-80 to 2007-08. That, Shaikh Habib Shaikh Usman has executed the registered sale deed of land adm. area 0 H. 20 R. towards South-West corner portion in favour of (1) Shri. Rajendra s/o Shrikishan Bajaj and (2) Shri. Mahesh s/o Sidramappa Malang on 25-10-2004 vide daybook no. 6423.

That, thereafter both land owners have mutated their names to the 7/12 extract of land Gat No. 221 as per mutation entry no. 2449 sanctioned on 27-10-2004.

That, land owners have got the permission to use the said land for N.A. use and Sub. Division Office, Latur has issued N.A. permission as on 24-01-2005 vide N.A. No. 2005/JMB/LATUR/CR-2876. That, the Town Planner, Latur has sanctioned the layout plan.

That, on 16-02-2005 (1) Shri. Rajendra s/o Shrikishan Bajaj and (2) Shri. Mahesh s/o Sidramappa Malang have executed the registered sale deed of plot no. 2 cut of Gat No. 221 situated at village Harangul(BK), Tq. Latur in favour of Shri. Mangesh s/o Sidramappa Malang vide daybook no. 1096. Thereafter Shri. Mangesh s/o Sidramappa Malang has mutated his name to the 7/12 extract of land Gat No. 221 as per mutation entry no. 3655 sanctioned on 12-09-2008 and since the date of sale deed he has got ownership and possession of the said plot.

5. The links in the title history of last 13 / 30 years of chain of title have been properly established. All the transactions have been duly verified from the relevant records of the Registrar, Municipal Corporation, City Survey, Town & Planning and Revenue Department.  
(Reproduce & refer relevant record as may be required for explaining the links in the chain in the title history).

That, land owners have mutated their names to the 7/12 extract of land Gat No. 221 as per mutation entry no. 2449 sanctioned on 27-10-2004.

That, land owners have got the permission to use the said land for N.A. use and Sub. Division Office, Latur has issued N.A. permission as on 24-01-2005 vide N.A. No. 2005/JMB/LATUR/CR-2876. That, the Town Planner, Latur has sanctioned the layout plan.

That, Shri. Mangesh s/o Sidramappa Malang has mutated his name to the 7/12 extract of land Gat No. 221 as per mutation entry no. 3655 sanctioned on 12-09-2008 and since the date of sale deed he has got ownership and possession of the said plot.

6. If any of the transaction(s) are oral transaction(s) (specify the transaction such as oral partition, family settlement, etc.) and state whether such transactions are legally valid and enforceable. If any document in the form of duly sworn affidavit before the Judicial Magistrate / Notary Public, containing no objection and affirming the existence of such oral transaction amongst / between the parties is to be obtained from each of the party to such transaction and if they have already been obtained whether such transaction(s) is / are duly supported by the relevant records of Municipality / City Survey / Revenue etc. Not Applicable.



7.	Describe the nature of tenure (Absolute ownership / leasehold rights / occupancy / possessory rights / government owned / acquired or any other Tenure to be mentioned in detail.	Absolute Ownership.
8 (a)	If the property is a leasehold property- Whether lease deed has been registered as required under the law.	No.
(b)	Residual period of lease	No.
(c)	Whether there are any prejudicial clauses or restrictive covenants in the lease deed which is likely to affect the leasehold interests offered as security.	No.
(d)	Whether the consent / permission from the lessor is obtained / available for creating the mortgage.	No.
(e)	Whether the property is granted under the Government Grant or any other grant. Please specify. If any permission is required. If it is so whether such permission has been obtained.	No.
(f)	Whether any adverse conditions in the grant – to be mentioned in detail.	No.
9 (A)	If the borrower / guarantor / mortgagor has only an occupancy right please comment on the safeguards to be taken by the bank.	No.
(B)	Please specify the local law which permits mortgage and sale of such occupancy rights.	No.
10	Whether the local law or any other law restricts the creation of the mortgage / sale of the property to be mortgaged to the Bank.	No.
11	Whether the occupancy right is heritable and assignable.	No.
12 (A)	If the Mortgagor has only possessory right please comment on the nature of such right, the validity thereof and also the precautions to be taken by the bank.	No.
(B)	Please state the name of the person who has a primary / absolute title.	No.
(C)	Whether permission of such person is required, AND If it is so, whether obtained?	No.
(D)	Please state in what manner it would affect the Bank as mortgagee of such possessory title.	No.

13	If the borrower / guarantor / mortgagor has only a possessory right please comment on the nature of such right the validity there of and also the precautions to be taken by the bank.	No.
14	Please state the name of the person who has primary and / or absolute title in such case and whether consent or permission of such person is necessary.	No.
15	Please state in what manner it would affect the interests of the bank as mortgagee.	No.
16	Mention if a minor's interest is involved.	No.
17	If so, whether court permission (except in case of HUF property) has been obtained for offering the property as security or is yet to be obtained.	No.
18	Please specify the undivided share of the Minor (whether there is a claim or not).	No.
19	Whether the person is holding the property in the capacity of a mortgagee.	No.
20	State whether the possession of the property offered as security is in uninterrupted / undisturbed possession of such mortgagee and the period for which he is in such possession.	No.
21	Are there any restrictive conditions in the mortgage deed?	No.
23	The period covered under the Encumbrance Certificate and the encumbrances if any, reflected therein.	For the period from 1979 To 2008. There is no any encumbrance.
24	Name of the person who has applied for the encumbrance certificate.	Shri. Mangesh s/o Sidramappa Malang
25	Whether searches had been conducted physically at the office of the	
	(i) Sub. Registrars Office Municipal / Collector / Taluka or Such other Revenue Office.	Sub. Registrar Office (I) & (II), Latur. & Other Relevant Records.
	(ii) Registrar of Companies	N. A.
	(iii) Civil / High Court - in the LISPENS REGISTER	N. A.
	(iv) Local Development Authority such as Lucknow / Delhi / Bangalore Development Authority etc.	N. A.
	(v) Village Accountant - in the Dispute Register in respect of Agricultural property.	N. A.



	(vi) When mutated in the name of the person creating the mortgage.	N. A.
	(vii) Whether property has been notified for acquisition by the Govt. / Dev. Authority / or any other Govt. Authority.	N. A.
	(viii) If so, Whether search has been conducted with the Village Accountant / Chavidi Register / Register of Acquisitions.	N. A.
	(ix) Whether the holding / acquisition is in accordance with the provisions of the Land Reforms Act.	N. A.
	(x) Please state the nature of any intervening charges or encumbrances observed / found against the property.	N. A.
	(xi) Whether the searches had been conducted for 13 or 30 years. Please produce the search receipts and other documents in respect thereof.	Search receipt dated 23-10-2008 vide receipt no. 1891 & 3149.
	(xii) Whether the property is subject matter of any litigation and if so, the details thereof.	No.
26	Whether Urban Land Ceiling Clearance is required to be obtained for creating the mortgage. If the clearance has been obtained the details thereof be furnished.	No.
27	Whether No Objection Certificate under the Income Tax Act, 1961 is to be obtained. If yes. The reference number be mentioned.	No.
28	Whether the property is affected by any Local Laws (viz. Agricultural Laws, Weaker Sections, Minorities, Land laws)	No.
(a)	Whether any permission is required to be obtained from any authorities.	No.
(b)	If so, whether any such permission has been obtained and the details thereof be mentioned.	No.
29	Whether permission for conversion of the land/s from Agricultural to Residential or Commercial is to be obtained. Please mention the reference of the proceedings.	No.
30	Whether local revenue extracts, mutation extracts are available? If so, whether verification at Taluka Office has been made. Please furnish the details.	Yes. See Clause No. 5.

31	In the case of Partition / Settlement deeds, whether the original deed is available for deposit. If it is oral partition then give the details as to how such oral partition can be relied upon the details of the precaution, if any to be followed.	N. A.
(a)	Whether the deeds are registered.	N. A.
(b)	Name of the person who is holding the original partition deed.	N. A.
(c)	How many sets of partition deeds have been prepared.	N. A.
(d)	Whether mutation has been made pursuant to the partition and whether all parties to the partition are in the possession and enjoyment of their respective shares.	N. A.
(e)	Whether all the members of the family are parties to the partition (including the female members-both married and unmarried)	N. A.
(f)	Whether the partition effected is under litigation and if so the details thereof.	N. A.
(g)	Whether the partition effected is in respect of the self acquired or ancestral property.	N. A.
32	If the mortgage is to be created by an Agent under a power of Attorney, please state.	N. A.
(a)	Whether the Deed of Power of Attorney is valid and subsisting and continues to be in force.	N. A.
(b)	Name of the place where executed.	N. A.
(c)	If executed in a foreign country, whether the same is stamped after it has been brought to country.	N. A.
(d)	Whether endorsement of Indian Consulate / Notary of that country given.	N. A.
(e)	Whether the P/A is properly registered and whether it gives the specific authority for the acts performed / professed to be performed by such attorney.	N. A.
33	Whether the Deed of Power of Attorney authorises the agent to deposit the title deeds for the specific purpose of creation of Eq. Mortgage.	N. A.
34	What other precautions to be taken.	N. A.
(a)	In the case of partnership firm, whether the property belongs to the firm.	N. A.
(b)	Whether the title deeds stands in the name of the firm.	N. A.




(c)	Whether registered	N. A.
(d)	Whether any restrictions are stipulated in the partnership deed in dealing with the property by any partner.	
(e)	Whether the property belongs to any individual partner in his own name.	N. A.
35	Whether up to date land revenue / Municipal taxes and other cess paid.	Yes.
(a)	Whether the tax receipts / cist receipts have been physically verified and found to be in order.	Yes.
(b)	Whether taxes / dues payable to Govt. Authorities or Statutory Authorities viz. PF, Sales Tax etc. are to be leviable or are a charge on the property.	N. A.
36	In case of devolution of property by way of a Will, the safeguards taken to ensure against impeachment of title offered as security be mentioned.	N. A.
(a)	Please state whether the will requires to be probated?	N. A.
(b)	Whether any Letters of Administration has been obtained in case the person died interstate.	N. A.
37	Where the property belongs to a limited company please state whether the property has been acquired subject to an existing charges.	N. A.
(a)	Whether the company has filed necessary charges under sec. 135 of the Companies Act, 1956 and passed necessary Resolution in that regard.	N. A.
(b)	Whether any restrictions operate against the company in creating mortgage.	N. A.
(c)	Whether the company has leasehold interest in the property or is an absolute owner.	N. A.
38	<p>The property in question is held / owned / allotted (as the case may be) by the company. The company has produced relevant record (please refer and describe the specific record such as 'Register of Charges' maintained under Section 143 of the Companies Act, 1956 minute book maintained under Section 193 of the Act, Register of Managing Directors, Manager Secretary &amp; Directors under Section 303 of the Act, Register of documents sealed etc.) The said records are in conformity with the relevant provisions of the Companies Act, 1956 and the other relevant laws / practices. There is nothing prejudicial to the interest of the Bank.</p> <p>No.</p>	



39	I have also visited the Office of the Registrar of the Companies, within whose office, the said Company has been registered and has taken the searches of the 'charges' created by the Company and other interested persons, as prescribed under Part-V ("Registration of Charges") of the Companies Act, 1956. The said inspection reveals the following charges.	
	No.	
40	The "Agreement for the sale" "Agreement for the building construction" is in conformity with the local laws (particularly relating to laws for purchase of flats etc.) and there is nothing prejudicial to the interest of purchaser (borrower) and the Bank. All necessary parties have been joined in it.	No.
41	Whether equitable mortgage is possible on the strength of the title deeds mentioned above.	Yes.
(a)	If so, the list of documents to be deposited for the purpose.	As mentioned in Clause No. 1.
(b)	The person/s who are required to deposit the title deeds with the bank be mentioned.	Shri. Mangesh s/o Sidramappa Malang.
42	What is the status of Genealogical Tree	See Clause No. 4
43	Whether the same has been issued by the Tahasildar or any other Competent Authority.	Yes. equitable Mortgage is to be created
44	In the case of flat / apartment whether the agreement of sale deed of apartment and Declaration is registered with the Competent Authority.	N. A.
45	Any other requirements to be followed or complied with.	No.
46	Advocates final comments / views in detail to be mentioned.  That, the title of property in question is legal and marketable, free from any anomalies and the Bank can accept such property in mortgage as good enforceable security.	That, the title of Shri. Mangesh s/o Sidramappa Malang over the plot no. 2 out of Sy. No. 221 situated at village Harangul(BK), Tq. Latur is clear and marketable one and free from all encumbrances and any anomalies and the bank can accept the said property as equitable mortgage which is good enforceable security.
47	Any special precautions / suggestions / views of the Advocate in the matter of creation of mortgage.	Charge of the loan amount is to be kept on plot no. 2 out of Gat No. 221 of village Harangul(BK), Tq. & Dist. Latur.

PLACE: LATUR.

DATE : 23-10-2008

  
 [V. P. Kulkarni]  
 Advocate, Latur.



ANNEXURE - 4SEARCH-CUM-INVESTIGATION REPORT

Name of the Bank : STATE BANK OF HYDERABAD, Main Br., Chandra Ngr., Latur.  
 Name of the Branch : Chief Manager, SBH, Main Branch, Chandra Nagar, Latur.  
 Name of the intending mortgagor : Shri. Mangesh s/o Sidramappa Malang  
 Period of search : 1979 To 2008

PARTICULARS OF THE DOCUMENTS UNDER SEARCH (\*)

- (1) Description of the property : Plot No. 2 out of Gat No. 221 situated at village Harangul(BK), Tq. & Dist. Latur.  
 (2) Document Number : Day book no. 1096 & 6423 ✓  
 (3) Name of the document : Sale deed  
 (4) Date of execution / reg. : 16-02-2005 and 25-10-2004.  
 (5) Executants : (1) Shri. Rajendra s/o Shrikishan Bajaj &  
 (2) Shri. Mahesh s/o Sidramappa Malang.  
 (6) Claimant : Shri. Mangesh s/o Sidramappa Malang  
 (7) Off. where registered : Sub. Registrar Office(I) & (II), Latur.

GENERAL SEARCH BASED ON E.C.

----- NIL -----

My verification / search on -10-2008 at Sub. Registrar Office (I) & (II), Latur reveals that the above document(s) was / were registered with the said sub-registrar. I confirm that the denomination of stamps papers and the numbers thereon, registration endorsements and particulars etc. are tallied with the records maintained at the sub-registrar office concerned and no encumbrances on the property that would adversely affect the bank are found.

I confirm and certify that, the above information is true and correct as per records maintained at the above offices.

NAME OF THE ADVOCATE:

Adv. V. P. Kulkarni, Latur.

PLACE : Latur.

DATE : 23-10-2008.

(\*) Certified copies of the document of title from CRO to be obtained for loan of Rs. 15.00 lacs and above and it may be compared with originals and finding may be recorded in title report.





Thursday, October 23, 2008

5:59:06 PM

000651

ORIGINAL

नोंदणी 39 म.

Regn. 39 M

पावती

दस्तावेजाचा अनुक्रमांक लतर2-0-2008 पावती क्र. : 1891  
गावाचे नाव हरंगुल दिनांक 23/10/2008  
अर्जाचा अनुक्रमांक लतर2 - 01879 - 2008  
दस्तावेजाचा प्रकार प्रत किंवा उत्तरा

सादर करणाराचे नाव: अॅड. व्ही. पी. कुलकर्णी (मौ. हरंगुल (यु) गट नं. 221 पैकी प्लॉ. नं. 2  
मधील शोध ) सन 1991 ते 2008 वर्ष -18

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लातूर 2



V. P. KULKARNI (YEROLKAR)

M. A., LL.B.

000653

**ADVOCATE**

Vasant Nagar, Trimurti Nagar,  
Savewadi, Latur 413 512

Tel. No. (02382) 253060  
Cell No. 9422658572

Date: - 24-05-2010

To,  
The Chief Manager,  
State Bank of Hyderabad,  
Main Branch, Chandra Nagar,  
LATUR.

Sub. : - Update Non-Encumbrance Certificate.

Ref. : - In Continuous of Non E.C. Report Dated 25-02-2010

Non-Encumbrance certificate and search report in respect of the property Land Gat no 221 plot no 2 situated at Harangul (BK) Tq. Latur belonging to Shri Mangesh s/o Sidramappa Malang R/o Latur.

I have taken the search in Sub-Registrar Office(I), Latur on dated 25 -02-2010 for the period of 26-02-2010 To 24-05-2010 in respect of property Land Gat no 221 plot no 2 situated at Harangul (BK) Tq. Latur and I found that, there is no any encumbrance over the said Land and the said land is free from all encumbrances. The receipt of search fees dated 24-05-2010 vide receipt no. 1490 is enclosed herewith

Hence this Update Non-Encumbrance Certificate / Search Report.

  
[V. P. Kulkarni]  
Advocate, Latur.



V. P. KULKARNI (YEROLKAR)

M. A., LL.B.

**ADVOCATE**

000655

Vasant Nagar, Trimurti Nagar,  
Savewadi, Latur 413 512

Tel. No. (02332) 253060

Cell No. 9422658572

Date: - 25-02-2010

To,  
The Chief Manager,  
State Bank of Hyderabad,  
Main Branch, Chandra Nagar,  
LATUR.

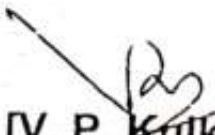
Sub. : - Update Non-Encumbrance Certificate.

Ref. : - Title report dated 23-10-2008

Non-Encumbrance certificate and search report in respect of the property Land Gat no 221 plot no 2 situated at Harangul (BK) Tq. Latur belonging to Shri Mangesh s/o Sidramappa Malang R/o Latur.

I have taken the search in Sub-Registrar Office(I), Latur on dated 25 -02-2010 for the period of 2008 To 2010 in respect of property Land Gat no 221 plot no 2 situated at Harangul (BK) Tq. Latur and I found that, there is no any encumbrance over the said Land and the said land is free from all encumbrances. The receipt of search fees dt. 25 - 02-2010 vide receipt no. 660 is enclosed herewith and update 7/12 extract of land no 221 is also enclosed hear with.

Hence this Update Non-Encumbrance Certificate / Search Report.

  
[V. P. Kulkarni]  
Advocate, Latur.



Thursday, February 25, 2010

7:59:12 PM

000655 ORIGINAL

नोदणी 39 म.

Regn. 39 M

पावती

दस्तावेजाचा अनुक्रमांक लतर2-0-2010

पावती क्र. : 660

गावाचे नाव हरंगुल

दिनांक 25/02/2010

अर्जाचा अनुक्रमांक लतर2 00655 - 2010

दस्तावेजाचा प्रकार प्रत किंवा उतारा

सादर करणाराचे नाव: अॅड. व्ही.पी. कुलकर्णी मौ. हरंगुल (खु) गट नं. 221 मधील शोध सन  
2008 ते 2010. वर्ष -3

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लातूर 2



**V. P. KULKARNI (YEROLKAR)**

**M. A., LL.B.**

**000657**

**ADVOCATE**

Vasant Nagar, Trimurti Nagar,  
Savewadi, Latur 413 512

Tel. No. (02382) 253060  
Cell No. 9422658572

Date: - 16-01-2012

To,  
The Chief Manager,  
State Bank of Hyderabad,  
Main Branch, Chandra Nagar,  
LATUR.


Sub. : - Update Non-Encumbrance Certificate.

Ref. : - In Continuous of Non E.C. Report Dated 24-05-2010

Non-Encumbrance certificate and search report in respect of the property Land Gat no 221 plot no 2 situated at Harangul (BK) Tq. Latur belonging to Shri Mangesh s/o Sidramappa Malang R/o Latur.

I have taken the search in Sub-Registrar Office(I), Latur on dated 16-01-2012 for the period of 24-05-2010 To 2012 in respect of property Land Gat no 221 plot no 2 situated at Harangul (BK) Tq. Latur and I found that, there is no any encumbrance over the said Land and the said land is free from all encumbrances. The receipt of search fees dated 16-01-2012 vide receipt no. 202 is enclosed herewith

Hence this Update Non-Encumbrance Certificate / Search Report.

  
[V. P. Kulkarni]  
Advocate, Latur.

अड. शशिकान्त नारायणराव कुलकर्णी

बी.ए., एल.एल.एम.



Adv. Shashikant Narayanrao Kulkarni

000669

B.A., LL.M

"Raghav Nivas"

Shyam Nagar, Latur - 413531

Ph.: Resi. 228455, Mob.: 9960628455, 7588332729

"Tulja Bhavan", Near Rajashree Hotel

Udgir Ph.: 257586

- "राघव निवास"

शामनगर, लातूर-४१३५३१.

घर २२८४५५, ऑ. ९९६०६२८४५५, ७५८८३३२७२९

- "तुळजा भवन", राजश्री हॉटेल जवळ, उदगीर फोन : २५७५८६

जावक क्र. :

दिनांक :

Date -21/05/2014

UP TO DATE NON ENCUMBRANCE REPORT

To,  
The Chief Manager,  
State Bank of Hyderabad,  
Main Branch, Chandra Nagar, Latur.  
Tal. Dist. Latur.

Subject : Up to date non-encumbrance report on the property of Shri. Mangesh Sidramappa Malang, regarding Plot No. 2 Admeasuring E-W 14.8 Sq. meters x S-N towards eastern side 47.50 Sq. meter and western side 50.75 meter, total a.lm. 696.52 sq. meters from and out of land Gat No. 221 of Harangul, situated at Harangul (Bk.) Tq. Dist. Latur.

Ref: Your letter dated 18-05-2014

Sir,

1. With reference to the subject noted above and as per the instruction and direction from your branch, I have gone through the records of Sub-Registrar office No. 1 Latur, on 20/05/2014 and had taken the search cum up to date non encumbrance report for the broken period starting from 04/12/2013 to 20/05/2014 for 2 years regarding Plot No. 2 Admeasuring E-W 14.8 Sq. meters x S-N towards eastern side 47.50 Sq. meter and western side 50.75 meter, total adm. 696.52 sq. meters from and out of land Gat No. 221 of Harangul, situated at Harangul (Bk.) Tq. Dist. Latur, vide receipt no. 4187/14. However, the above property is owned and possessed at present by him. At the time of issuing the present up to date non-encumbrance report, previously our panel Advocate V. P. Kulkarni had issued title clearance cum search report in prescribed format on 23/10/2008 for the period 1979-2008 and mentioned detailed history of passing title of borrower. So also our panel Advocate Shri. V.P. Kulkarni had issued upto date non-encumbrance report. On 25/02/2010, 24/05/2010 and 16/01/2012 for the broken period from 2008 to 2012 as per receipts mentioned therein and mentioned that the property is free from all encumbrances from Sub-Registrar office No. 1 latur. So also I had issued up to date non encumbrance on 04/12/13. And as such now I have gone through the said reports and second Index of Sub-Registrar office and



प्रोफेसर,  
दयानंद कॉलेज ऑफ लॉ,  
लातूर

सहाय्य



स्टेट बँक ऑफ हैद्राबाद  
लातूर

तालुका सहकारी स्वदेदी  
विक्री संघ लातूर



पुनायोटोड इंडिया इन्श्युरन्स  
कं. लि.  
नागपुर विभागीय कार्यालय  
शारवा लातूर



लाईफ इन्श्युरन्स  
कॉर्पोरेशन ऑफ इंडिया  
लातूर



Revenue record at present also the above property is owned by borrower and said property is already mortgaged before your branch in the said year.

2. That, when I have seen the record of revenue record and seen previous title clearance cum search report and upto date non encumbrance report, it reveals that the search taken by our panel Advocate V. P. Kulkarni is quite proper and legal one and it also reveals that at present also there is no any encumbrance over the above property and there are no any prior mortgages whatsoever for the period starting from the above broken period except the mortgage before our branch.

3. That, I have seen the record of revenue, 11nd Index from Sub-Registrar office record and concerned offices, the borrower had clear of the taxes of concerned offices and at present the mortgaged property is in the name of borrower and there is no any encumbrance over the said property except the property is already mortgaged before our branch and here the principle applies that "once mortgage always mortgage".

4. Be it also noted that there are no any interest of minor previously and present also and the provisions of Urban Ceiling Act 1976, is not applicable to the present property in question and also there are no any protected tenant in respect of above property nor the said property comes under Govt. reservation. The said property already mortgaged before your branch, therefore, he had not mortgaged or alienate or made transfer to any other person and since from the date and year of purchase up till now he is enjoying and taking use, occupation and usufructs from and out of said property without having any disturbance from others and out of said property without having any disturbance from others and as such above property is in the name of the borrower at present after verification of the records of concerned offices.

Hence this up to date non-encumbrance report for the broken period regarding above property.



Yours

{Adv. S.N. Kulkarni}  
Legal Advisor  
State Bank of Hyderabad,  
Latur

**Adv. S.N. Kulkarni**  
(LL.M.)  
Rajeshwari Nagar, Latur

गाव नमुना सात

(अधिकार अभिलेख पत्रक)

000662

महाराष्ट्र जमीन अधिकार अभिलेख आणि नोंद यद्वा (तयार करणे व सुस्थितीत ठेवणे) नियम १९७१ यातील ३.५.२ आणि ३.५.३

गाव हरमुळ

तालुका लातूर

जिल्हा महाराष्ट्र

भूमापन क्रमांक	भूमापण क्रमांकाचा उपविभाग	भू-धारण पद्धती
229	-	ख)
शेताचे स्थानिक नाव		
लागवडीस योग्य क्षेत्र	एकर हेक्टर	गुठे आर
जिरादत बागायत भात शेती इतर एकूण	१	९८
पोट खराब वर्ग (अ) वर्ग (ब) एकूण	१-९८	
आकारणी	रुपये	पैसे
जुडी किंवा विशेष आकारणी	2	०3

भोगवटादाराचे नाव पै.डी. कोठ

फ्रे.क. ६६५५

मगेश सिद्धामखण्ण मगेश ६६६.५२ चौ.मी.

खाते क्रमांक

३५५

कुळाचे नाव

रुपये

पैसे

इतर अधिकार

स्टेट बँक ऑफ हिंदुस्तान  
इम. डब. डब. स्टिम. जा.  
मि. लातूर बाजार  
स १३७६ जोडी - २६ बूज  
मगेश सिद्धामखण्ण मगेश  
मगेश व. वि.

गाव नमुना बारा (पिकाची नोंद वही)

महाराष्ट्र जमीन अधिकार अभिलेख आणि नोंद यद्वा (तयार करणे व सुस्थितीत ठेवणे) नियम १९७१ यातील २९

वर्ष	हंगाम	पिकाखालील क्षेत्राचा तपशील										लागवडीसाठी उपयुगी		जमीन करणाराचे नाव	शेरा
		मिश्र पिकांखालील क्षेत्र					तिर्भेळ पिकाखालील क्षेत्र					नसलेली जमीन			
		मिश्रपिकाचा संकेत क्र.	जल सिंचित	अजल सिंचित	घटक पिके व क्षेत्रे			पिकाने नाव	जल सिंचित	अजल सिंचित	स्वरूप	क्षेत्र	जल सिंचनाचे साधन		
					पिकाचे नाव	जल सिंचित	अजल सिंचित								
१	२	३	४	५	६	७	८	९	१०	११	१२	१३	१४	१५	१६
२०१०	२०११														
													</		

मिळण्याचे ठिकाण: विधेक जन. स्टो., लातूर फोन: ०२३८२-२४२४९४

आपली जागा नोंद घ्यावी ४२४९४

सज्जा हरमुळ (बु)  
ता. लातूर.



गाव नमुना सात  
अधिकार अभिलेख पत्रक

000667 अद्यवाल दिनांक : ०५/१२/२०१३

[महाराष्ट्र जमीन महसूल अधिकार अभिलेख आणि नोंदवहया ( तयार करणे व सुस्थितीत ठेवणे ) नियम , १९७१ यातील नियम ३, ५, ६ आणि ७]

गाव : हरंगुळ (बु.)

तालुका : लातूर

जिल्हा : लातूर



गट क्रमांक	गट क्रमांकाचा उपविभाग	भूधारणा पद्धती	भोगवटादाराचे नाव				खाली क्रमांक
२२१		भोगवटादार वर्ग -१					
शेताचे स्थानिक नाव			क्षेत्र	आकार	आणे	पो.ख. फे.फा.	
लागवडी योग्य क्षेत्र हे. आर.चौ.मी.							
जिरायत	१.९८.००		उमरखों पाशाखों पाठाण	०.०८.६४	.०८	(२९१७)	८५,१७०,३६२,९३०,११९४,१४३६,१४१,
			सुनिता मोहनराव भोसले	०.०५.१९	.०५	(७३७४)	१४७९,१४८३,१४८९,१५३३,१५५६,१५९,१९७४,
			नियोजित स्नेहसागर स गृ नि संस्था म लातूर तर्फे			(२६३७)	१९७५,१९७७,१९९५,१९९६,२२३९,२३२,२३७७,
			मुख्य प्रवर्तक रेवणसिध्द भागवतअप्पा लामतुरे	०.०६.००	.०६	(२६३७)	२६७३,२८४४,२९७४,३०३८,३१७०,३४६८,३६४२,
			हबीब उस्मान शेख	०.१६.५१	.१६	(३४६९)	३७७४,४१३१,४३०७,९३०१,९३०२
एकूण	१.९८.००		रेवणासिध्द भागवतअप्पा लामतुरे	०.०२.९०	.०२	(२५१९)	कुळाचे नाव
गोटखराब (लागवडी अयोग्य वर्ग (अ))			रामलिंग बाबुराव स्वामी	०.०२.०५	.०२	(२६३७)	इतर अधिकार
			महेश सिद्रामाप्पा मलंग	०.१८.२८	.१८	(३७०३)	इतर
			गुरलिंग बाबुराव स्वामी	०.०२.००	.०२	(२६३७)	दबोअर, स्वतंत्र भानुदास प्रभुअप्पा डोके याचे (१४३४)
			जयराज शिवराज नागापुरे	०.०२.२१	.०२	(२६३७)	इतर
			अविनाश बाबुराव हगे	०.०२.११	.०२	(२६३७)	दबोअर, उमरखों पाशाखों पाठाण याचे स्वतंत्र (१४३५)
			प्रतीभा सुभाश नवटाके	०.०२.०२	.०२	(२६३७)	राष्ट्रीयकृत बँक गहाण
			काशीनाथ गुनवत साखरे	०.०२.०२	.०२	(२६३७)	उस्मानाबाद जनता सह बँक (४०३१)
			किशन निवृत्तीराव कंदफळे	०.०१.९७	.०२	(२६३७)	शा लातूरचे कर्ज १५००००००००००
			सजीवनी बालासाहेब पाटील	०.०२.३०	.०२	(२६३७)	महेश सिद्राम मलंग
			दुर्गेश विजयकुमार मठपती	०.०२.३०	.०२	(२६३७)	
			गुंडाप्पा शिवलिंगप्पा लोंखडे	०.०१.९६	.०२	(२६३७)	
			भानुदास प्रभुअप्पा डोके	०.०२.९५	.०३	(२६३७)	
			सोपान एकनाथ वैद्य	०.०३.०२	.०३	(२६३७)	
			मंगेश सिद्रामअप्पा मलंग			(३७०३)	
			दिनेश हनुमानदासजी सोणी			(३७०३)	
			सामायिक क्षेत्र ०.०३.७२		आकारणी ०.०३		
			रविराज गोपाळ सुर्यवंशी	०.०२.२५	.०२	(२८९९)	
			विजय व्यंकटराव कबाडे	०.०२.२५	.०२	(२९१७)	
			मंगेश सिद्रामअप्पा मलंग	०.३०.००	.३०	(५०५५)	
			गंगाधर दत्तात्रय जोशी	०.०४.३२	.०४	(४४९२)	
			मंगेश माणिकराव लाडगे	०.०४.३३	.०४	(३६०८)	
			मंगेश सिद्रामअप्पा मलंग	०.०६.९७	.०७	(३६५५)	
			सत्यनारायण हनुमानदासजी				
			नारायण श्रीमंत काकडे				
			बालाराम शिवनारायण मंत्री				

000008

रमेश अण्णाराव आताळे

विपुल मनुभाई पंड्या

सुदर्शन भक्तराज खडके

संजीवन विठलराव मिरकले

सामायिक क्षेत्र ०.००.०१

आकारणी

दिलखुश अब्दुलगफुर मुलानी ०.०१.४९

.०१

(३४६९)

अर्चना मुकुंदराव राजेंद्र ०.०२.५९

.०२

(५६२१)

जोती श्रीकृष्ण सातपुते

(३७२७)

बालाजी राजाभाऊ मोरे

(३७२७)

सामायिक क्षेत्र ०.०४.२५

आकारणी ०.०४

मिलिंद गोपाळराव राजेंद्र ०.०२.१९

.०२

(६२२२)

कितीकुमार विष्णुदासजी धुत ०.०२.८३

.०२

(५७९८)

प्रभुअप्पा गोविंदअप्पा कोरके

(३६०१)

गोविंद अंबाजी धार

(३६०१)

सामायिक क्षेत्र ०.१५.७५

आकारणी ०.१६

राजेन्द्र श्रीकिशन बजाज

(३६५५)

महेश सिदामअप्पा मलंग

(३६५५)

सामायिक क्षेत्र ०.१३.०३

आकारणी ०.१३

(१४३४),(१४३५),(२४४८),(२४४९),(२८४२),(२८९९),(३६०८)

सीमा आणि भूमापन चिन्हे

गाव नमुना बारा

पिकांची नोंदवही

[महाराष्ट्र जमीन महसूल अधिकार अभिलेख आणि नोंदवहया (तपार करणे व सुस्थितीत ठेवणे) नियम, १९७१ यातील नियम २९]

वर्ष	हंगाम	पिकाखालील क्षेत्रांचा तपशील						लागवडीसाठी उपलब्ध नसलेली जमीन	जल सिंचनाचे साधन	शेरा
		मिश्र पिका खालील क्षेत्र				निर्भळ पिकाखालील क्षेत्र				
		मिश्रणाचा संकेत क्रमांक		घटक पिके व प्रत्येका खालील क्षेत्र		अजल सिंचित				
		जल सिंचित	अजल सिंचित	पिकाचे नाव	जल सिंचित	अजल सिंचित	पिकाचे नाव	जल सिंचित		

२००४-०५ खरीप

पडळ १.९८.००

पडळ १.९८.००

Print Serial No 272800010350020000/1937

ॐ निधी/अ.का./ना.न./  
तपशील नोंदवहया, गाव



गाव नमुना आठ - अ

धारणा जमिनीची नोंदवही

(आसामावार खंतावणी - जमाबंदी)

अहवाल दिनांक : ०५/१२/२०१३

000009

गाव : हरंगुळ (हु)

तालुका : लातूर

जिल्हा : लातूर

गाव नमुना सहा मधील नोंद

गाट क्रमांक व उपविभागा क्रमांक

क्षेत्र

वसुली साठी



आकारणी

दुमाला

जमिनीवरील

स्थानिक उपकर

एकूण

किंवा जुडी

नुकसान

वि.प.

प्रा.प.

(१)	(२)	(३)	(४)	(५)	(६ अ)	(६ ब)	(७)
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(हे. आर.)	(रु. पै.)	(रु. पै.)	(रु. पै.)	(रु. पै.)	(रु. पै.)
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नाव : महेश सिद्रामअप्पा मलंग

खाते क्रमांक १३०२ संपुक्त खाते

खात्या वरील इतर नावे

जेंद्र श्रीकिशन बजाज

महेश सिद्रामअप्पा मलंग

२२१ सामाईक क्षेत्र ०.०८.७१

.०८

०.७२

०.०८

०.८८

लिपीक / अ.का. / ना.त. /  
तहसील वन्यालय, लातूर  
नक्कल दिल्याचा दि.

**LEGAL ADVISOR :**

- State Bank of Hyderabad
- ICICI Bank Latur
- L.I.C. of India
- Poornawadi Nagrik Sahakari Bank
- Bank of Maharashtra
- Central Bank of India
- D.H.F.L. Latur

**V. P. Kulkarni (Yerolkar)**

M.A.,LL.B.

**ADVOCATE**

000670



Add. - Vasant Nagar /  
Trimurti Nagar, Save Wadi, Latur.  
LATUR - 413 531.  
Ph. 02382-253060, Cell. 9422658572  
E-mail id - vpkulkarni4@gmail.com

Ref. No.

Date : 21.08.2014

To,  
The Chief Manager,  
State Bank of Hyderabad,  
Main Branch Latur.

**Sub: - Title Report dated 04.08.2014 regarding the property land at Gat No- 221 situated at Harangul Taluka Latur, belonging to Shri Mangesh Sidramappa Malang.**

Dear Sir,

Please refer to the above title report, I have to further clarify that the NA Order Dated 26.06.2013 issued by collector Latur vide NA Order No.2013/RB/DESK/JMB/1/NA/Latur/CR/12, is conditional. If the owner pays necessary NA taxes and dues, the said order will be regularized and thereafter concern authority can issue certificate of regularization of NA Order than the said property can be covered under SARFEASI Act.

[V P Kulkarni]

Advocate Latur



000671



REGION-III, LATUR

आधुनिक  
Modern  
नवोन्मेषी  
Innovative  
विश्वसनीय  
Dependable

स्टेट बैंक ऑफ हैदराबाद  
State Bank of Hyderabad  
क्षेत्रीय कार्यालय, क्षेत्र - 3,  
REGIONAL OFFICE, REGION-III  
BARSHI ROAD, LATUR  
Ph. 02382-212120/212140  
Ph. No. 222051  
Fax: 02382- 222052

F/R-III/GR-VI

Date: 21.08.2014

THE CHIEF MANAGER  
LATUR MAIN BRANCH.

REG: M/s MSM Steels Pvt. Ltd.

Please refer GM (Mumbai Network) Secretariat letter no. F:NWCC/MSM dated-19.08.2014 on captioned matter.

I am of the opinion that if the party complies with the provisions of NA order as per Adv. letter dated 21.08.2014 then the property are SARFAESI complied.

21/08/2014

ASSISTANT MANAGER (LAW)

000675

तलाठी मित्र

तलाठी कार्यालय - हरंगुळ (बु.)

ता. - लातूर जि. - लातूर

दिनांक - १३/०७/२०१५

गाव नमुना ८ - अ

धारण जमिनीची नोंदवही असाभीवार खतावणी - जमाबंदी पत्रक

मीजे - हरंगुळ (बु.)

तालुका - लातूर

खाते क्रमांक -

७४५

खातेदाराचे नाव - मंगेश सिद्रामप्पा मलंग



गाव नमूना सहा मधील नोंद	भुमापन क्रमांक व उपविभाग क्रमांक	क्षेत्र हे. आर	वसुलीसाठी				एकुण
			आकारणी किंवा जुडी	दुभाला जमिनी वरील नुकसान	स्थानीक उपकर		
					जि.प.	ग्रा.प.	
१	२	३	४	५	६ - अ	६ - ब	७
		हे. आर	रु. पै.	रु. पै.	रु. पै.	रु. पै.	रु. पै.
[३६५५] [३६५५]	२२१	०.०६.९७	०.०७		०.५६	०.१४	०.७७
		०.०६९७	०.०७		०.५६	०.१४	०.७७

तलाठी  
सज्जा हरंगुळ (बु.)  
ता. लातूर



जै - हरंगुळ (बु.)

तालुका - लातूर

★ ★

सज्जा  
संज्ञा (३)

★ ★

लातूर

महाराष्ट्र जमिन महसुल अधिकार अभिलेख नोंदवह्या (तयार करणे व सुस्थितीत ठेवणे) नियम १९७१ यातील नियम २२

तलाठी  
सज्जा: हसंगुळ (कु  
सा. लापर

Vasant Nagar, Trimurti Nagar,  
Savewadi, Latur 413 512

**000677**

Tel. No. (02382) 253060  
Cell No. 9422658572

Date: - 22-06-2016

To,  
The Chief Manager,  
State Bank of Hyderabad,  
Main Branch, Chandra Nagar,  
LATUR.


Sub. : - Update Non-Encumbrance Certificate.

Ref. : - In Continuous of Non E.C. Report Dated 25-02-2010

Non-Encumbrance certificate and search report in respect of the property Land Gat no 221 plot no 2 situated at Harangul (BK) Tq. Latur belonging to Shri Mangesh s/o Sidramappa Malang R/o Latur.

I have taken the search in Sub-Registrar Office(I), Latur on dated 21-06-2016 for the period of 2014 to 2016 in respect of property Land Gat no 221 plot no 2 situated at Harangul (BK) Tq. Latur and I found that, there is no any encumbrance over the said Land and the said land is free from all encumbrances. This Property has already mortgage to S. B. H. Main Br. Latur dated 24-12-2014 vide no. 7209 of Rs. 96.99 crore and except this there is no other Charge over the said plot The receipt of search fees dt. 21-06-2016 vide receipt no. 4004 and up date 7/12 extract of land Sy no. 221 is enclosed herewith.

Hence this Update Non-Encumbrance Certificate / Search Report.

  
[V. P. Kulkarni]  
Advocate, Latur.





V. P. KULKARNI (YEROLKAR)

M. A., LL.B.

Vasant Nagar, Trimurti Nagar,

000678

Savewadi, Latur 413 512  
vpkulkarni4@gmail.com

**ADVOCATE**

Tel. No. (02382) 253060  
Cell No. 9422658572

ate: - 22-06-2016

To,  
The Chief Manager,  
State Bank of Hyderabad,  
Main Branch, Chandra Nagar,  
LATUR.

Sub.: - Update Non-Encumbrance Certificate.

Ref.: - Title report dated 04-08-2014

Non-Encumbrance certificate and search report in respect of the property  
Gat. No 221 Adm. area 0H.30R plot no. 1 to 18. situated within G. P. Limit Harangul  
(BK) Tq. and Dist..Latur belonging to Shri. Mangesh s/o Sidramappa Malang .

I have taken the search in sub-registrar office, Latur on 21-06-2016 for the  
period of 2014 to 2016 in respect of property Gat. No 221 Adm. area 0H.30R plot no. 1  
to 18. situated within G. P. Limit Harangul (BK) Tq. Latur and I found that, there is no  
any encumbrance over the said plot and the said plot is free from all encumbrances  
Except the mortgage and charge over the said plot of S. B. H. main Br. Latur dated 24-  
12-2014 vide no. 7209 of Rs. 96.99 crore The receipt of search fees dated 21-06-2016  
vide 4004 is enclosed herewith.

Hence this Update Non-Encumbrance / Search Report.



V. P. Kulkarni  
Advocate, Latur.  
M.A., LL.B.  
Vasant Nagar, Latur.

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इतर  
पावती

Original/Duplicate

Friday, 23 December 2016 2:11  
PM

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नोंदणी क्र.: 39म

Regn.: 39M

पावती क्र.: 8949 दिनांक: 23/12/2016

गावाचे नाव: हरंगुळ (बु.)

दस्तऐवजाचा अनुक्रमांक: लतर 1-0-2016

दस्तऐवजाचा प्रकार :

सादर करणाऱ्याचे नाव: अॅड. एस. एन. कुलकर्णी

वर्णन मौजे हरंगुळ बु. ग. क्र. 221 प्लॉ. क्र. 2 (सन 2016 शोध 1 वर्षे)

शोध व निरीक्षणे

रु. 300.00

एकूण:

रु. 300.00

Sub Registrar Latur 1

1); देयकाचा प्रकार: By Cash रक्कम: रु 300/-



Adv. Shashikant Narayanrao Kulkarni

B.A.,LL.M

Adv. Vaibhav Shashikantrao Kulkarni

B.Com.,LL.M



000681

• Raje Shivaji Nagar,

Pakharsangvi Shivar,

Opp. Pramod Petrol Pump,

Barshi Road, Latur

• "Raghav Nivas" Shyam Nagar, Latur

Cell. 9960628455, 7588332729, 9604044313

Legal Advisor



STATE BANK OF  
HYDERABAD  
LATUR

To,

Date: 23/12/2016

UP TO DATE NON - ENCUMBRANCE REPORT



UCO BANK  
Br-LATUR

The Chief Manager,  
State Bank of Hyderabad,  
Main Branch Chandra Nagar, Latur.

Sub :- Up to date non encumbrance report of Mangesh  
Sidramappa Malang regarding plot No. 2 adm. 696.52  
Sq.mtr. from Gat No. 221 of Harangul (Bk) Tq. Dist. Latur.

Ref :- Your letter dated 19/12/2016.

Sir,

1. With reference to the subject noted above and as per the instruction and direction from your branch, I have gone through the records of Sub-Registrar office No.1 Latur on 23/12/2016 and had taken the search regarding plot No. 2 adm. 696.52 Sq.mtr. from Gat No. 221 of Harangul (Bk) Tq. Dist. Latur for the broken period from the 20/06/2016 to 23/12/2016 as per receipt No. 8949/2016 and also seen the Second index from the said Sub-Registrar office, Latur.

2. Thereafter, I have gone through the 2<sup>nd</sup> Index from said Sub-Registrar office in respect of above property. So also I have gone through the record of recent 7/12 extract and extract 8/A from Mahabhulekh shows that the above borrower is the full, exclusive and absolute owner and possessor over the said property thereof and he is enjoying and taking use, occupation and usufructs from and out of said property without having any disturbance from others and as he had clear of the entire dues concerned offices, therefore, it is to be said that the above property is free from all other encumbrances except the said property had mortgaged to our branch. However his title in respect of above property is valid, clear and marketable one up till now as per the above documents. As the said property is already mortgaged

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before your branch for the year 2014 and here the principle applies that, "once the mortgage always the mortgage."

3. Adv. V.P.Kulkarni had already issued search cum title report in the prescribed format on 23/10/2008 mentioning the entire facts and history and linked documents thereof, as well as his non encumbrance reports dt.20/07/2015 & 22/06/2016 in favour of your branch. I have gone through the entire above documents from your branch reveals that except the above encumbrance there are no any other encumbrance over the said property and as per the 2<sup>nd</sup> Index from sub-Registrar also reveals that the concerned borrower had not made leased, gift, alienated nor made any type of transfer regarding above property. So also the said property does not have any interest of minor nor there is protected tenant as per revenue record, nor the said property comes under Government reservation and therefore the provisions of ULC Act is not applicable. And I found that there are no prior mortgages or charges whatsoever for the above broken period, but I have seen the encumbrance of our branch over the above property and therefore ROC had created over the above property as well as Osmanabad Janta Sah. Bank in the name of Mahesh Malang.

4. So in view of the above stated facts and circumstances the title of above borrower regarding above property is valid, clear and marketable one and is to be linked up by more than two documents as mentioned in title report. However 7/12 extract from Mahabhulekh is submitted with this report and Securitization Act is applicable to the above property as there is plots after N.A. and our bank is having every right to dispose of the above property, in case of any default of above borrower.

Hence this up to date non-encumbrance report.

Yours



(Adv. S.N. Kulkarni)

Legal Advisor

Adv. S.N. Kulkarni

B.A. LL.M

Raje Shivaji Nagar, Latur