

## (NANDKUMAR P. MERANI, B.COM., LL.B., CAIIB)

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Ref. No. A/ 2 6 2

Date: 27.07.2021

To. State Bank of India, SEEPZ Branch, Mumbai.

Sir,

Annexure-B

Report of Investigation of Title in respect of immovable Proper

1	a) Name of Branch/Business Unit/Office seeking opinion.	SEEPZ Branch
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	By Mail of 13.07.2021
	c) Name of the Borrower.	M/s.Renaissance Global Ltd. (Formerly-M/s.Renaissance Jewellery Ltd.)
2.	<ul> <li>a) Name of the unit/concern/company/person offering the Property/(ies) as security.</li> </ul>	M/s.Renaissance Global Ltd. (Formerly-M/s.Renaissance Jewellery Ltd.)
	b) Constitution of the unit/concern/person/body/authority offering the Property for creation of charge.	Ltd. Co.
	<ul> <li>State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)</li> </ul>	No
	Complete or full description of the immovable Property (ies) offered as security including the following details.	Gala No.GJ-10, 2 <sup>nd</sup> Floor, Basement Floor, SDF-VII, Gem & Jewellery Complex-II, Plo No.F-1 Out Plot No.60, Marol MIDC, Seepz, Andheri (E) Mumbai-400096 (hereinafter referred to as 'said Gala' for sake of brevity).
Was a	a) Survey No.	Plot No.F-1 (hereinafter referred to as 'said Property' for sake of brevity).
1	Door/House no. ( in case of house Property)	Unit No.GJ-10
	or nouse Property	310 sq. mtrs.
	d) Locations like name of the place, village, city,	Vill.Vyaravali, Taluka-

	re	egistration,	sub-district etc. Bounds	aries.	Andheri,	Dist.Mumbai
4.	examined.			As per Ann.I	Verified:-Copies	
	SI. No.	Date	Name/Nature of the Document	Original/ certified copy/ certified extract/ photocopy etc.	original was s advocate.	pies, whether the crutinized by the
			Ann.I	Ctc.		
-			As Sl	own Above		
5.	a) Whether certified copy of all title documents are obtained from the 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 TIR.)					
	b) i) 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?  b) ii) Where the certified copies of Title documents No.					
	compare page nur original (In case compari	available ad with the mbers in the produced. coriginals mg with t	the copy provided original to ascertain whe copy tally page by patitle deed is not prothe certified or ordinal	should be nether Total ge with the oduced for		
6.	a) Whether the records of registrar office or revenue authorities relevant to the Property in question are available for verification through any online portal or computer system?			Yes, Partially 200	02-2021	
	b) If su wheth made	b) If such online/computer records are available, whether any verification or cross checking are made and the comments/findings in this record.			Not Applicable	
•	possil and if	ole to be go so whether	numeness of the stamp of verified from any on r such verification was	p paper is line portal	Not Applicable	
CO.	b) Wheth docum at mo registr	ner it is presented in reserved than on	d as security falls which sub-registrar office cossible to have registrated for the Property in the office of sub-registrary general. If so, please	tration of question,	Andheri No	

T., .		c) Whether search has been made at all the office named at (b) above?	ces Not Applicable
		d) Whether the searches in the offices of registeria authorities or any other records reveregistration of multiple title documents in respect of the Property in question?	eal ect
	8.	Chain of title tracing Title from the oldest title december to the latest title deed establishing title of the Property in question from the predecessors title/interest to the current title holder. And wherever Minor's interest or other clog on title is involved search should be made for a further period depending on the need for clearance of such clog of Title. In case of Property offered as security for loan of Rs.1.00 crore and above, search of title/encumbrances for a period of not less than 3 years is mandatory. (Separate Sheets may be used)	he Search for 30 years from 1990 to 30.06.2021  d, d, on as of 0
	9.	Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights, Occupancy/Possessory Rights or Inan Holder or Govt. Grantee/Allottee etc.)	1
	10.	a) lease Deed is duly stamped and registered b) lessee is permitted to mortgage the Leasehold right,	Yes Yes i Yes
		<ul> <li>c) duration of the Lease/unexpired period of lease,</li> <li>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.</li> <li>e) Whether the leasehold rights permits for the creation of any superstructure (if applicable)?</li> <li>f) Right to get recent of the contraction of the creation o</li></ul>	Yes
	11.	f) Right to get renewal of the leasehold rights and nature thereof.  If Govt. grant/allotment/Lease-cum/Sale Agreement, whether:	1,000,000
		grant/agreement etc. provides for alienable rights to the mortgagor with or without conditions?	Not Applicable
		the mortgagor is competent to create charge on such Property?	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?	Not Applicable
	12.	If occupancy right, whether:  a) Such right is heritable and transferable,	No
	1	b) Mortgage can be created.	Not Applicable
	13.	Nature of Minor's interest is	Not Applicable
115		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	No
SPOMAS	040	to such conclusion.	
A ACTUDIO	URTS	it/Settlement Deed, whether:	No
(WEST)	MUMBE	The Gift/Settlement Deed is duly stamped and registered:	Not Applicable

1	by the Gitt/Settlement Deed has been attested	by Not Applicable
	two witnesses:	State District Committee Committee
	c) The Gift/Settlement Deed transfers the Proper to Donee:	2   4   4   5   7   5   5
	d) Whether the Donee has accepted the gift signing the Gift/Settlement Deed or by separated writing or by implication or by action.	a
	executing the gift/settlement deed in question?	in Not Applicable
	Property?	
	Donor or any other person and whether there is need for any other person to join the creation of mortgage.	a f
15.	Title passed through the gift/settlement deed	20 1 20 20 10 10 0 0 0 0 0 0 0 0 0 0 0 0
15.	whether the original deed is available for deposit If not the modality/procedure to be followed to create a valid and enforceable mortgage	
	b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share.	
	c) Whether the partition made is valid in law and the mortgagor has acquired a mortgagable title thereon.	Tr sensor
	d) In respect of partition by a decree of court, whether such decree has become final and all other conditions/formalities are completed/complied with.	Not Applicable
	e) Whether any of the documents in question are executed in counterparts or in more than one set?  If so, additional precautions to be taken for avoiding multiple mortgages?	Not Applicable
16.	whether Title documents include any testamentary documents /wills?	No
	a) In case of wills, whether the will is registered will or unregistered will?      b) Whether ill is registered.	Not Applicable
	b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	Not Applicable
	c) Whether the Property is mutated on the basis of will?	Not Applicable
	d) Whether the original will is available? e) Whether the original death partitions of the control of the cont	Not Applicable
	is available?	Not Applicable
	will of Testator?	Not Applicable
The second secon	g) (Comments on the circumstances such as the availability of a declaration by all the beneficiaries about the genuineness/validity of the will, all parties have acted upon the will, etc., which are relevant to rely on the will, availability of Mother/Original title deeds are to be	Not Applicable
01/		

	explained.)	
17.	a) Whether the Property is subject to any wall rights?      b) Whether the Property belongs to church/tempt or any religious/other institutions having an restriction in creation of charges on suc Properties?	le Not Applicable
	c) Precautions/permissions, if any in respect of th above cases for creation of mortgage?	
18.	Property, mortgage is created for family benefit/legal necessity, whether the Majo Coparceners have no objection/join in execution, minor's share if any, rights of female members etc.	y r n e
10	b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	1
19.	a) Whether the Property belongs to any trust or is subject to the rights of any trust?	No
	b) Whether Trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the Property?	
	c) If YES, additional precautions/permissions to be obtained for creation of valid mortgage?	MA. C.
	d) Requirements, if any for creation of mortgage as per the central/state laws applicable to Trust in the matter.	Not Applicable
20.	a) If the Property is Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage?	No
	b) In case of agricultural Property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of Title and right to enforce the mortgage?	Not Applicable
	c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained?	Not Applicable
1 2	security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Coastal Zone Regulations, Environmental Clearance, etc.)?	No
	proposed land acquisition proceedings?	No
D A	Acquisition Office and the outcome of such search/enquiry?	Not Applicable

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43.	a) Whether the Property is involved in or subject matter of any litigation which is pending of concluded?	et No
	b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	y Not Applicable
	c) Whether Title documents have any cour seal/marking which points out any litigation/attachment/security to court in respect of the Property in question? In such case please comment on such seal/marking?	y t
24.	a) In case of partnership firm, whether the Property belongs to firm and deed is properly registered?	2
	on hotchpot? Whether formalities for the same have been completed as per applicable laws?	
	c) Whether Person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm?	
25.	a) Whether Property belongs to a Limited Company, check the Borrowing powers, Board resolution, authorisation to create mortgage/execution of documents, Registration of any prior charges with the Company Registrar (ROC), Articles of Association /provision for common seal etc.	get search carried out at regular intervals
	b) i) Whether the Property (to be mortgaged) is purchased by the above Company from any other Company or Limited Liability Partnership (LLP) firm? Yes /No.	No
	ii) If yes, whether the search of charges of the Property (to be mortgaged) has been carried out with Registrar of Companies (RoC) in respect of such vendor company / LLP (seller) and the vendee company (purchaser)?	Not Applicable
	iii) Whether the above search of charges reveals any prior charges/encumbrances, on the Property (proposed to be mortgaged) created by the vendor company (seller)? Yes /No.	Not Applicable
	iv) If the search reveals encumbrances /charges, whether such charges/encumbrances have been satisfied? Yes/No	Not Applicable
I	nortgage can be created, and the requisite resolutions, bye-laws.	No
27. a	Whether any POA is involved in Chain of Title?	No
ID COM	Whether POA involved:	Not Applicable

	holder, please clarify whether POA involved is  (i) one executed by the Builders viz Companies/Firms/Individual or Proprietary Concerns in favour of their Partners/Employees/Authorized Representatives to sign Flat Allotment Letters, NOCs, Agreements of Sale, Sale Deeds, etc. in favour of buyers of flats/units (Builder's POA) or (ii) other type of POA (Common POA).	
	d) In case of Builder's POA, whether a certified copy of POA is available and the same has been verified/compared with the original POA	
	e) In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA.  i) Whether Original POA is verified and Title.	**
	investigation is done on the basis of original POA?  ii) Whether POA is a registered one?  iii) Whether POA is a special or general one?  iv) Whether POA contains a specific authority for execution of title document in question?	Not Applicable
	a) Whether POA was in force and not revoked or had become invalid on the date of execution of the document in question? (Please clarify whether the same has been ascertained from the office of sub-registrar also?)      b) Please comment on the genuineness of POA?	Not Applicable
	c) The unequivocal opinion on the enforceability and validity of POA.	Not Applicable Not Applicable
28.	Whether mortgage is being created by a POA holder, check genuineness of the Power of Attorney and the extent of the powers given therein and whether the same is properly executed/stamped/authenticated in terms of the Law of the place, where it is executed.	No
COAR CURING	If Property is a flat/apartment or residential/commercial complex, check and comment on the following:  a) Promoter's/Land owner's title to the land/building:  b) Development Agreement/Power of Attorney: c) Extent of authority of the Developer/builder: d) Independent title verification of the Land and/or building in question: e) Agreement for sale (duly registered): f) Payment of proper stamp duty: g) Requirement of registration of sale agreement, development agreement, POA, etc.: h) Approval of building plan, permission of appropriate/local authority, etc.: i) Conveyance in favour of Society/Condominium concerned: Occupancy Certificate/allotment letter/letter of possession: Membership details in the Society etc.:	Commercial Premises