

MAHENDRA SINGH TYAGI  
ADVOCATE

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DATE: 04.07.2019

Annexure-B

1	a) Name of the Branch/Business Unit/ Office seeking opinion.				The Chief Manager, State Bank of India, SME Branch, NEPZ, Noida, G.B. Nagar.
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.				Your letter No., Dated ..., I submit my title investigation report as hereunder. (Paper given by Mr. Prabhash).
	c) Name of the Borrower.				M/s Bansal Wire Industries Ltd. offering the property as security.
2.	a) Name of the unit/concern company/ person offering the property as security.				M/s Bansal Wire Industries Ltd., is the borrower/mortgagor as informed by the bank.
	b) Constitution of the unit/concern/person/body/authority offering the property for creation of charge.				As Ltd. Company.
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor,				As Borrower/Guarantor/Mortgagor.
3.	Complete or full description of the immovable property offered as security including the following details.				The full description of property is given below which is offered for equitable mortgage is offered for equitable mortgage.
	(a) Survey No.				N.A.
	(b) Door/House no. (in case of house property).				Plot No.B-05,
	(c) Extent/ area including plinth/built up area in case of house property				Area 5524.95 sq. Mtr. as per documents mentioned below.
	(d) Locations like name of the place, village, city, registration, sub-district etc.				Loni Road, Site-2, Distt. Ghaziabad & bounded as under as per document mention above:
	Boundaries.				North: Road 80 ft. West: Plot No.B-04. East: Plot No.B-06. South: Plot No.22.
4.	a) Particulars of the documents scrutinized-serially and chronologically.				
	a) Nature of documents verified and as to whether they are originals or certified or registration extracts duly certified.				
	Sr. No.	Date	Name of the document	Original/ certified	In case of copies, whether the original was scrutinized by the Advocate.
	01.	21.02.2012	Lease deed,	Certified	The undersigned advocate has scrutinized the certified only being takeover case.

*M. S. Tyagi*

5.	Whether certified copy of title document are obtained from the relevant sub-registrar office & compared with the documents made available by the proposed mortgagor?. (Please also enclose all such certified and relevant fee receipts along with the TIR.)	Certified copy enclosed.
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?	No.
	b) If such online/computer records are available whether any verification or cross checking are made and the comments/findings in this regard.	N.A.
	c) 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.
7.	a) Property offered as security falls within jurisdiction of which sub-registrar office?	Sub-registrar, Ghaziabad.
	b) Whether it is possible to have registration of document in respect of property in question, at more than one office of sub-registrar/district registrar/ registrar-general. If so, please name all such offices?.	N.A.
	c) Whether search has been made at all the offices named at (b) above?.	N.A.
	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?	As per certificate of search/receipts issued by the office of concerned Sub-Registrar, I did not find out anything adverse which could prevent the title holder for creating a valid mortgage in respect of said property.
8.	Chain of title tracing the title from the oldest title deed to the latest title deed establishing title of the property in question from the predecessors in 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 on the Title.	From the perusal of the Lease deed dated 21.02.2012, it has been revealed that the said property had been acquired by U.P. State Industrial Development Corporation Limited, a Company within the meaning of the Companies Act, 1956 and having its Registered office at A-1/4, Lakhanpur, Kanpur (U.P.). Further U.P.S.I.D.C. Ltd. developed an industrial area known as Loni Road, Distt. Ghaziabad and executed a lease deed for a Plot No.B-05, Loni Road, Site-2, Distt. Ghaziabad, area 5524.95 sq. Mtr. in favour of M/s Bansal Wire Industries Ltd., a company registered under the companies Act, 1956 having its office at 42, Rajasthani Udyog Nagar, G.T. Karnal Road, Delhi.

*[Handwritten Signature]*



		through its authorised signatory Shri Ram Niwas Yadav S/o Shri Ram Gopal Yadav, which is duly registered in the office of Sub-Registrar, Ghaziabad, vide entry in book No. I, Jild No.19947, Pages No.335 to 582, at Serial No.5569, dated 21.02.2012. As such M/s Bansal Wire Industries Ltd. has title to the said property.
9.	Nature of title intended mortgagor over the property (whether full ownership/Leasehold/Occupancy/Possessory Rights/Inam Holder/Govt. Grantee/Allottee etc.)	M/s Bansal Wire Industries Ltd. has lease hold right over the said property.
10.	If leasehold, whether;	Yes.
	a) Lease deed is duly stamped & registered	Yes.
	b) Lessee is permitted to mortgage the Leasehold right,	The lessee may mortgage the lease right property with the prior permission of lessor.
	c) Duration of unexpired period of lease,	90 years from 25.02.1964.
	d) If, a sub-lease, check the lease deed in favour of Lessee as to whether Lease deed permit sub-leasing and mortgage by Sub- Lessee also.	N.A.
	e) Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	The lessee may mortgage the lease right property with the prior permission of lessor.
	f) Right to get renewal of the leasehold rights and nature thereof.	N.A.
11.	If Govt. grant/ allotment/Lease-cum/Sale Agreement, whether;	N.A.
	Grant/agreement provides for lienable right to the mortgagor with or without conditions.	N.A.
	The mortgagor is competent to create charge on such property,	N.A.
	Whether any permission from Govt. or any other authority is required for creation of mortgage & if so whether such valid permission is available.	N.A.
12.	If occupancy right, whether;	N.A.
	a) Such right is heritable and transferable,	N.A.
	b) Mortgage can be created.	N.A.
13.	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.
14.	If the property has been transferred by way of Gift/Settlement Deed, whether;	N.A.
	a) The Gift/settlement deed is duly stamped and registered;	N.A.

*[Signature]*

	b) The Gift/Settlement Deed has been attested by two witnesses	N.A.
	c) The Gift/Settlement Deed transfers the property to Donee;	N.A.
	d) Whether the donee has accepted the gift by signing the Gift/Settlement deed or by a separated writing or by implication or by actions;	N.A.
	e) Whether there is any restriction on the Donor in executing the gift/ settlement deed in question;	N.A.
	f) Whether the Donee is in possession of the gifted property;	N.A.
	g) Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person to join the creation of mortgage;	N.A.
	h) Any other aspect affecting the validity of the title passed through the gift/ settlement deed.	N.A.
15.	a) In case partition/family settlement deed 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 mortgage able title thereon.	N.A.
	(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.	N.A.
	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?.	N.A.
16.	Whether title document include any testamentary documents/will?	N.A.
	(a) In case of wills whether the will is registered will or unregistered will	N.A.
	b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	N.A.
	c) Whether the property is mutated on the basis of will?.	N.A.

*[Signature]*



	d) Whether the original will is available?	N.A.
	e) Whether the original death certificate of the testator is available?	N.A.
	f) What are circumstances or document to establish the will in question is the last and final will of the testator? (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 explained.)	N.A.
17.	(a) Whether the property is subject to any wakf rights?	N.A.
	(b) Whether the property belongs to church/temple or any religious/other institutions having any restriction in creation of charges on such properties?	N.A.
	(c) Precautions/permission, if any in respect of the above cases for creation of mortgage?	N.A.
18.	a) Where the property is a HUF/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 right of female member etc.	N.A.
	(b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	N.A.
19.	(a) whether the property belongs to any trust or subject to the right of any trust?	N.A.
	(b) Whether trust is a private or public trust & whether trust deed specifically authorizes the mortgage of the property.	N.A.
	(c) If so additional precaution/permissions to be obtained for creation of valid mortgage?	N.A.
	(d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	N.A.
20.	a) If the property is agricultural land, whether the local laws permit mortgage of agricultural land and whether there are any restriction for creation/ enforcement of mortgage.	N.A.
	(b) In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the	N.A.

*[Signature]*

	validity of the title and right to enforce the mortgage?	
	(c) In case of conversion of agricultural land for commercial purposes or otherwise whether requisite procedure followed/permission obtained.	N.A.
21.	Whether property is affected by any local law or other regulations having a bearing on the creation security (viz. Agricultural Law, weaker Section, minorities, Land Law, SEZ regulation, Coastal Zone Regulation/Environmental/Clearance, etc.	Affidavit may be taken in this regard.
22.	a) Whether property is subject to any pending/proposed land acquisition proceedings?	N.A.
	b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry.	No.
23.	(a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	Affidavit may be taken in this regard.
	(b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	Affidavit may be taken in this regard.
	c) Whether the title document have any court seal/marking which points out any litigation/attachment/security to court in respect of property in question? In such case please comment on such seal/mark.	N.A.
24.	a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.	N.A.
	b) Property belonging to partner Whether thrown on Hotchpots ? Whether formalities for the same have been completed as per applicable laws?	N.A.
	c) Whether the person creating mortgage has/have authority to create mortgage for and on behalf of the firm.	N.A.
25.	Whether the property belongs to Limited company check the borrowing power board resolution authorization to create mortgage/execution of document registration of any prior charges with the company registrar (ROC) articles of association/provision for common seal.	The property in question is in the name of M/s Bansal Wire Industries Ltd. and copy of the article association and memorandum association as well as Resolution passed by the Board of Director of Company regarding the Finance Facility from S.B.I., are to be taken by the bank.
26.	In case of Societies, Association, the required authority/power to borrower and	N.A.

*[Handwritten Signature]*



	whether the mortgage can be created and the requisite resolutions, bye-laws.	
27.	a) Whether any POA is involved in the chain of title?	No.
	b) Whether POA involved is one coupled with interest i.e. Development Agreement-cum-Power of Attorney. If so, please clarify whether the same is a registered document and hence it has created an interest in favour of the builder/ developer and as such is irrevocable as per law.	N.A.
	c) In case the title document is executed by the POA holder, please clarify whether the POA involved is: (i) One executed by the builder viz. companies/Firms/Individual/proprietary Concerns in favour of their Partners/ employee/authorized representatives to sign flat allotment Letter NOC agreement of Sale, Sale Deed, etc. in favour of buyers of flats/units (Builder's POA) (ii) other type of POA (Common POA)	N.A. NA.
	(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.	N.A.
	(e) In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA.	N.A.
	i. Whether the original POA is verified & the title investigation is done on the basis of original POA?	N.A.
	ii. Whether the POA is a registered one?	N.A.
	iii. Whether the POA is a special/general one.	N.A.
	iv. Whether the POA contains a specific authority for execution of title document in question?	N.A.
	f) Whether the 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?)	N.A.
	g) Please comment on the genuineness of POA?	N.A.
	h) The unequivocal opinion on the enforceability and validity of the POA?	N.A.
28.	Whether mortgage is being created by a	N.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 place, where it is executed.	
29.	<p>If the property is a flat/apartment or residential/commercial complex check and comment on the following:-</p> <p>(a) Promoter's/Land owner's title to the land/ building;</p> <p>(b) Development Agreement/Power of Attorney;</p> <p>(c) Extent of authority of the Developer/ builder;</p> <p>(d) Independent title verification of the Land and/or building in question;</p> <p>(e) Agreement for sale (duly registered);</p> <p>(f) Payment of proper stamp duty;</p> <p>(g) Requirement of registration of sale agreement, development agreement, POA, etc.;</p> <p>(h) Approval of building plan permission of appropriate/local authority, etc.;</p> <p>(i) Conveyance in favour of Society/ Condominium concerned;</p> <p>(j) Occupancy Certificate/allotment letter/ letter of possession;</p> <p>(k) Membership details in the Society etc.;</p> <p>(l) Share Certificates;</p> <p>(m) No Objection Letter from the Society;</p> <p>(n) All legal requirement under the local /Municipal law, regarding ownership of flat/apartment/building regulation, development Control regulations, Co-operative Societies' Laws etc.;</p> <p>(o) Requirement, for noting the bank charge on the record of the Housing Society, if any;</p> <p>(p) If the property is a vacant land and construction is yet to be made approval of lay-out and other precautions, if any.</p> <p>(q) Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan etc.</p>	<p>N.A.</p> <p>N.A.</p> <p>N.A.</p> <p>N.A.</p> <p>N.A.</p> <p>N.A.</p> <p>N.A.</p> <p>N.A.</p> <p>N.A.</p> <p>N.A.</p> <p>N.A.</p> <p>N.A.</p> <p>N.A.</p> <p>N.A.</p> <p>N.A.</p> <p>N.A.</p> <p>N.A.</p> <p>N.A.</p> <p>N.A.</p>
30.	Encumbrance, Attachment, or claim whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof.	<p>It may be confirmed from the borrower/lessee and take affidavit in this regard.</p> <p><i>R. S. Singh</i></p>



31.	The period covered under Encumbrance certificate and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge, if any.	For the period of 2012 to 2019, search receipt/certificate dated 27.05.2019, issued by Sub-Registrar, Ghaziabad, enclosed.
32.	Details regarding property tax or land revenue or other statutory dues paid/ payable as on date and if not paid, what remedy?	Latest/one time lease rent receipt is to be taken by the bank.
33.	(a) Urban land ceiling clearance, whether required & if so, detail thereon (b) Whether NOC under the Income Tax Act is required/ obtained.	N.A.
34.	Detail of RTC extracts/mutation extract /Khata extracts pertaining to the property in question.	N.A.
35.	Whether the name of mortgagor is reflected as owner in the revenue/ Municipal/Village records?.	N.A.
36.	a) Whether property offered as security is clearly demarcated? (b) Whether the demarcation/ partition of the property is legally valid? (c) Whether the property has clear access as per documents?	It may be confirmed from the bank penal valuer architect/engineer.
37.	Whether the property can be identified from the following documents, and discrepancy/doubtful circumstance, if any revealed on such scrutiny? (a) Document in relation to electricity connection; (b) Document in relation to water connection; (c) Document in relation to Sales Tax Registration, if any applicable; (d) Other utility bills, if any.	Latest electricity bill is to be taken by the bank in the name of present lessee. Latest water tax receipt is to be taken by the bank in the name of present lessee. N.A. Latest/one time lease rent receipt is to be taken by the bank.
38.	In respect of boundary of the property whether there is a difference/discrepancy in any of the title documents or any other documents (such as valuation report, utility bills) or the actual current boundary? If so please elaborate/ comment on the same.	The property is bounded as under as per lease deed dated 21.02.2012:  North: Road 80 ft.      West: Plot No.B-04.  East: Plot No.B-06.      South: Plot No.22.
39.	If the valuation report and approved/ sanctioned plans are made available, please comment on the same including the comments on the description and boundaries of the property on the said document and that in the title deeds. If the valuation report or approved map	Approved map and Valuation report are to be taken by the bank.

*[Handwritten signature]*

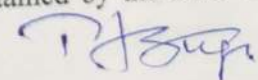
	are not available at the time of preparation of TIR, please provide these comments subsequently, on making the same available to the Adv.	
40.	Any bar/restriction for creation of mortgage under any local or special enactments, details of proper registration of documents, payment of proper stamp duty etc.	There is no bar, subject to documents mentioned in the Annexure-C-1 of the TIR.
41.	Whether the Bank will be able to enforce SARFESI Act if required against the property offered as security	Yes, if properly mortgage in favour of bank.
42.	In case of absence of original title deed, details of legal and other requirements for creation of a proper valid & 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.
43.	Whether the governing law/constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if any to be taken in such cases.	N.A.
44.	Additional aspects relevant for investigation of title as per local laws.	N.A.
45.	Additional suggestions, if any to safeguard the interest of Bank/ensuring the perfection of security.	N.A.
46.	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	M/s Bansal Wire Industries Ltd. through its Director, may mortgage the property in favour of bank.

Annexure-C-1

#### **CERTIFICATE OF TITLE:-**

I, have examined the certified copy of title deed, which intended to be deposited relating to the schedule property to be offered as security by way of Equitable Mortgage and that the certified copy of document of title referred too, in the opinion are valid as secondary evidence of right title, interest and if the said Equitable Mortgage to be created on production of original title deeds, it will satisfy the requirements of creation of Equitable Mortgage and I further certify that:

1. I have examined the certified copy of document in detail, taking into account all the Guidelines in the check list vide Annexure-B and the other relevant factors and undertake to reexamine the original title deeds as and when produced.
2. As per certificate of search/receipt issued by the office of Sub-Registrar, I do not find anything adverse which would prevent the title holder from creating a valid Mortgage as per available record in the office of Sub-registrar. 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/opinion as an advocate and if all the documents to be obtained by the bank as mention as Annexure-B & C-1.





3. Following scrutiny of Land Records and relative certified copy of title deed, In my opinion, the genuineness of the title deed seems to be genuine. Suspicious/Doubt, if any, has been clarified by making necessary enquiries as mention in Annexure-B & C-1.
4. There are no prior registered mortgage/charge/encumbrance whatsoever, as could be seen from the encumbrance certificate/receipt for the period from 2012 to 2019, (Prior 2012, the said property was belong to UPSIDC (As it is a Government Body) hence there is no need to search the records of Sub-Registrar) pertaining to the immovable property covered by above said title deed.
5. In case of second/subsequent charge in favour of the Bank, there are no other mortgages/charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank (Delete, whichever is inapplicable). N.A.
6. Minor/(s) and his/ their interest in the property is to the extent of \_\_\_\_\_ (Specify the share of the Minor with Name). N.A.
7. If, the mortgage is created, it will be perfect/valid mortgage and available to the bank for enforcement against the liability of the intending borrower/mortgagor, M/s Bansal Wire Industries Ltd.
8. In my opinion, M/s Bansal Wire Industries Ltd. has clear and marketable title over the schedule property and a valid mortgage may be created on the basis of original title deeds and the said mortgage would be enforceable under the Law.
9. In case of creation of mortgage by deposit of original title deed, In my opinion, the deposit of following title deeds/documents would create a valid and enforceable mortgage.

1. Lease deed dated 21.02.2012.
2. An affidavit.
3. Mortgage permission from UPSIDC in favour of bank.

**Other Relevant Documents which is to be taken by the bank**

1. Approved Map.
2. Memorandum & Article of Association of M/s Bansal Wire Industries Ltd.
3. Fresh Certificate of incorporation of M/s Bansal Wire Industries Ltd.
4. Search report from R.O.C.
5. Charge create in R.O.C.
6. Latest tax paid receipt in the name of M/s Bansal Wire Industries Ltd.

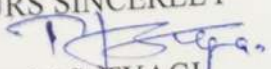
In my opinion, there are no legal impediments for creation of the mortgage under any applicable law/rules in force subject to production of the documents mentioned above.

**THE SCHEDULE OF PROPERTY (DETAIL OF PROPERTY)**

An Industrial Plot No.B-05, Loni Road, Site-2, Distt. Ghaziabad, area 5524.95 sq. Mtr. & bounded as under as per Lease deed dated 21.02.2012 :-

North: Road 80 ft. West: Plot No.B-04.  
East: Plot No.B-06. South: Plot No.22.

Place: Ghaziabad  
Date: 04.07.2019

YOURS SINCERELY  
  
M.S. TYAGI  
Advocate

# **Checklist for scrutiny of TIR by the branches**

Annexure-E

The officials scrutinising the TIR need to verify and examine each and every columns/ paragraphs in the TIR and the certificate. This checklist is not in substitution but in addition to such scrutiny.

Name of the borrower

: BANSAL WIRE INDUSTRIES LTD

Name of the Advocate submitted the TIR

: Bharat Bhushan Tyagi

Number & Date of TIR

: 04.07.2019

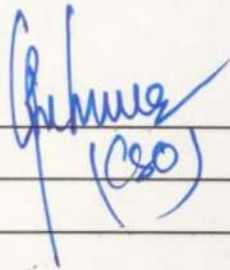
Short description of the property covered by TIR: Plot no B-05 Loni Road Site-2 Area 5524.95 Sq Mtr.

S. No	Details	Y/ N
1	Whether the advocate submitted the TIR is in Bank's panel of lawyers identified for submission of TIR?	YES
2.	Whether the report and certificate submitted by the advocate are in the Bank's prescribed format?	YES
3.	Whether the TIR by the advocate is unconditional?	YES
4.	If the TIR has any conditions, whether the same are complied with?	YES
5.	As per the TIR, whether the documents of title are complete in all respects and sufficient to convey a clear, absolute and marketable title to the property	YES
6.	a) As per the TIR, whether the property offered as security to the Bank is unencumbered/ unattached? b) <b>Whether the Advocate who has issued TIR has taken search in the Registrar of Companies where the borrower is a company. In case the borrower has purchased the property (which is to be mortgaged) from another company, the Advocate has to make search in the ROC for both the companies.</b> <b>What are the observations/comments of the advocate on item No. 5 (b) and 25 (b) i to iv of Annexure-B.</b>	YES NA
7.	As per the TIR, whether the persons seeking to secure the property to the Bank have a clear and marketable title thereto and are legally capable of creating the charge thereon in favour of the Bank?	YES
8.	As per the TIR, whether the property is subject to any tenancy law	NO



	which will affect the Bank's rights eventually to take possession thereof or cause it to be sold or otherwise exercise its rights as mortgagee?	
9.	As per the TIR, whether the property offered is an agricultural property and if so additional precautions in respect of the acceptability of such security have been examined?	NO
10.	Whether the advocate has made searches of the registers and other records maintained by the Sub-Registrar of Assurances, Collector and/or other revenue authorities for ascertaining whether there is any outstanding mortgage or charge on the property to be mortgaged to the Bank?	YES
11.	Whether the advocate has confirmed that he has conducted independent Search in the Records of Sub-Registrar Office(s) concerned and that the documents , convey Clear, Absolute and Marketable Title and are sufficient for creation of a valid Mortgage?	YES
12.	Whether the TIR reveals involvement of any gift deed, PoA, or other circumstances attracting special precautions? <b>(Two TIRs from Advocates need to be obtained in these cases).</b>	NO
13.	Whether the advocate has also submitted the fee receipt for conducting Search in the Office of Sub-Registrar(s) along with the TIR?	YES
14.	Whether the property particulars mentioned in the Title Deed (Sale Deed/ Khatauni) tally with those in the Non Encumbrance Certificate, approved Building Plan and TIR, etc.?	YES
15.	Whether all the Original Documents and other Link Documents as stipulated by the advocate in the TIR are obtained?	YES
16.	In respect of loans of Rs.1.00 crore and above whether:- a) search of title/encumbrance was made by the advocate for a period of not less than 30 years? b) Whether satisfactory search report (TIR) is obtained from two advocates <b>irrespective of amount</b> in all segments (including Housing Loans) in the following cases:- i. Properties offered by third party guarantors whether individual or non-individual. ii. Properties acquired through Gift deed. iii. Properties sold by Power of Attorney holders.	YES

	<p>b) In case of <b>Housing Loans</b> where properties do not fall into the abovementioned categories, a satisfactory Title Investigation Report (TIR) from two different empanelled advocates (***) should be obtained in the following cases:-</p> <p><b>In case of Housing Loans, wherever In House Legal Team has been created one TIR shall be obtained from them and one TIR shall be obtained from the empanelled Advocate.</b></p>	
17.	Whether the TIR or any other documents in the matter reveal any pending or concluded litigation in respect of the property offered as security and whether the impact of such litigation has been satisfactorily explained/ got examined?	NO
18.	<p>(a) Findings, if any in respect of the property offered as the security in the valuation report?</p> <p>(b) Whether there is any inconsistency in the TIR and valuation report in respect of the property?</p>	NO

	CSO/Field Officer/ Authorised Officer	Relationship Manager/ Branch Head/Unit Head
Signature		
Name		
Designation		
Branch/Unit		
Date of scrutiny		