

Ref. No: VAA/TIR/SBI/RACPC/83/2021  
TO,

Date: 30/03/2021

THE ASST. GENERAL MANAGER  
STATE BANK OF INDIA  
SME BRANCH, SECTOR-18, NOIDA

**TITLE INVESTIGATION REPORT REGARDING, THE PROPERTY OF MRS.RITA AGGARWAL AND MS.YAMINI PATEL, FOR THE RESIDENTIAL BUILT-UP FLAT NO.02, 13TH FLOOR, TOTAL AREA MEASURING 1409 SQ.FT., TOWER-A, CONSTRUCTED ON PLOT NO.2A, IMPERIAL HEIGHTS, SITUATED AT VILLAGE GOREGAON, TALUKA-BORIVALI, MUMBAI.**

**Annexure-B**

1.	a) Name of the Branch/Business Unit/Office Seeking Opinion	SME Branch, Sector-18, Noida
	b) Reference No. and date of the letter Under the cover of which the documents tendered for scrutiny are forwarded.	LOS Application No- _____
	c) Name of the Borrower	MRS.RITA AGGARWAL AND MS.YAMINI PATEL
2.	a) Name of the Unit/Concern/ Company/Person offering the Property/ (ies) as Security	MRS.RITA AGGARWAL AND MS.YAMINI PATEL
	b) Constitution of the Unit/Concern/ Company/Person/body/authority offering the property for creation of charge.	Individuals
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Borrowers
3.	Complete or full description of the immoveable property (ies) offered as security including the following details.	RESIDENTIAL BUILT-UP FLAT NO.02, 13TH FLOOR, TOTAL AREA MEASURING 1409 SQ.FT., TOWER-A, CONSTRUCTED ON PLOT NO.2A, IMPERIAL HEIGHTS, SITUATED AT VILLAGE GOREGAON, TALUKA-BORIVALI, MUMBAI
	a) Survey No.	Part of Survey no.6(pt.)
	b) Door/House no.(in case of house property)	Flat No.02
	c) Extent/area including plinth/built up area in case of house property	AREA MEASURING 1409 SQ.FT.,(CARPET AREA)



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d) Locations like name of the place, village, city, registration, sub-district etc.	TOWER-A, CONSTRUCTED ON PLOT NO.2A, IMPERIAL HEIGHTS, SITUATED AT VILLAGE GOREGAON, TALUKA-BORIVALI, MUMBAI																							
Boundaries	NORTH:- 12 MTRS. WIDE ROAD, SOUTH:- PLOT NO.E-28 & E-29, WEST:- PLOT NO.E-21, EAST:-PLOT NO.E-23.																							
4.	<p>a) Particulars of the documents scrutinized serially and chronologically.</p> <p>(a) Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified.</p> <p><b>Note:</b> Only originals or certified extracts from the registering/land/revenue/other authorities be examined.</p> <table border="1"> <thead> <tr> <th>Sl no.</th> <th>Date</th> <th>Name/Nature of the document</th> <th>Original/ Certified Copy/ Certified Extract/Photocopy etc.</th> <th>In case of Original whether the original was scrutinized by the Advocate</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>12.03.2018</td> <td>Challan Receipt</td> <td>Photocopy</td> <td>NO</td> </tr> <tr> <td>2.</td> <td>17.03.2017</td> <td>Payment receipt</td> <td>Photocopy</td> <td>NO</td> </tr> <tr> <td>3.</td> <td>10.07.2012</td> <td>Agreement for Sale</td> <td>Original</td> <td>YES</td> </tr> </tbody> </table>				Sl no.	Date	Name/Nature of the document	Original/ Certified Copy/ Certified Extract/Photocopy etc.	In case of Original whether the original was scrutinized by the Advocate	1.	12.03.2018	Challan Receipt	Photocopy	NO	2.	17.03.2017	Payment receipt	Photocopy	NO	3.	10.07.2012	Agreement for Sale	Original	YES
Sl no.	Date	Name/Nature of the document	Original/ Certified Copy/ Certified Extract/Photocopy etc.	In case of Original whether the original was scrutinized by the Advocate																				
1.	12.03.2018	Challan Receipt	Photocopy	NO																				
2.	17.03.2017	Payment receipt	Photocopy	NO																				
3.	10.07.2012	Agreement for Sale	Original	YES																				
5.	<p>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 alongwith the TIR.)</p> <p>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 with the original documents submitted?</p> <p>b (ii) Where are certified copies of the title documents are not available, the copy provided should be compared with the original to ascertain whether the total page numbers in the copy tally page by page with the original produced. (In case original title deed is not produced for comparing with the certified or ordinary copies should be handled more diligently &amp; cautiously).</p>			<p>Original Compared with the photocopy of the title deed and found it similar and identical.</p> <p>Original Compared with the photocopy of the title deed and found it similar and identical.</p> <p>Original Compared with the photocopy of the title deed and found it similar and identical.</p>																				
6.	<p>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?</p> <p>b) If such online/computer records are available, whether any verification or cross checking are made and the comments/findings in this regards.</p> <p>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?</p>			<p>No</p> <p>N/A</p> <p>N/A</p>																				
7.	<p>a) Property offered as security falls within the jurisdiction of which sub-registrar office?</p> <p>b) Whether it is possible to have registration of documents in respect</p>			<p>Sub Registrar, Borivali</p> <p>No</p>																				

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	of the property in question, at more than one office of sub-registrar/district registrar/registrar-general. If so, please name all such offices?	
	c) Whether the 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?	No
8.	<p>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 whenever 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>In case of property offered as security for loans of Rs.1.00 crore and above search of title/encumbrance for a period of not less 30 years is mandatory. (Separate sheets may be used)</p>	<p>That after inspection conducted before Sub Registrar, Borivali and as per the scrutiny of available documents, it was found that earlier entire <b>plot no.2A area measuring 27913.93 sq.mtrs</b> was in the name of Brihan Mumbai Electric Supply and Transport Undertaking and thereafter Brihan Mumbai Electric Supply and Transport Undertaking had issued a Tender Notice inviting tenders for development of said property vide Tender Notice no. AGM/(C)/156/2006.</p> <p>Thereafter M/S VIJAY ASSOCIATES (WADHWA) CONSTRUCTIONS PVT. LTD. had submitted its Tender/bid offering consideration amount and thereafter Brihan Mumbai Electric Supply and Transport Undertaking accepted offer of M/S VIJAY ASSOCIATES (WADHWA) CONSTRUCTION PVT. LTD. vide Letter of Acceptance dated 13.11.2006 vide its letter no. AGM/(c)/Dysupdt/4902-lv/63735/2006.</p> <p>That thereafter Brihan Mumbai Electric Supply and Transport Undertaking had transferred the entire above said property on leasehold basis to M/S VIJAY ASSOCIATES (WADHWA) CONSTRUCTIONS PVT. LTD. vide Agreement for Development dated 29.05.2007 registered before Sub Registrar, Borivali vide registration no.BDR10-3883-2007 and also executed a Power of Attorney dated 14.05.2007 executed by Brihan Mumbai Electric Supply and Transport Undertaking in favor of M/S Vijay Associates (Wadhwa) Construction PVT. LTD. registered before Sub Registrar, Borivali vide registration no.4001 of 2007.</p> <p>Thereafter M/S VIJAY ASSOCIATES (WADHWA) CONSTRUCTIONS PVT. LTD. has developed the residential Group Housing complex namely "<b>IMPERIAL HEIGHTS</b>" after obtaining of necessary approvals from Municipal Corporation of the Greater Mumbai and thereafter M/S VIJAY ASSOCIATES (WADHWA) CONSTRUCTION PVT. LTD. has allotted one of the RESIDENTIAL BUILT-UP FLAT NO.02, 13TH FLOOR, TOTAL AREA MEASURING 1409 SQ.FT., TOWER-A, CONSTRUCTED ON PLOT NO.2A, IMPERIAL HEIGHTS, SITUATED AT VILLAGE GOREGAON, TALUKA-BORIVALI, MUMBAI to MRS.RITA AGGARWAL AND MS.YAMINI PATEL registered before Sub Registrar, Borivali vide registration no.4001 of 2007.</p> <p>That Thereafter, M/S Vijay Associates (Wadhwa) Constructions PVT. LTD. had transferred the property in question to MRS.RITA AGGARWAL AND MS.YAMINI PATEL vide Agreement for Sale dated 10.07.2012 executed by M/S VIJAY ASSOCIATES (WADHWA) CONSTRUCTIONS PVT. LTD. in favor of MRS.RITA AGGARWAL AND MS.YAMINI PATEL registered before Sub Registrar, Borivali vide registration no.BDR2-5938-2012.</p> <p>In this manner, MRS.RITA AGGARWAL AND MS.YAMINI PATEL became the absolute owner of the property in question.</p>

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9.	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.)	Purchasers of the flat on what is popularly known as ownership basis.
10.	If leasehold, whether;	
	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 favor of lessee as to whether Lease deed Permits sub-leasing and mortgage by Sub-Lessee also.	N/A
	e) Whether the leasehold rights permits for the creations of any superstructure (if applicable)?	N/A
	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 etc. provides for alienable rights 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 and if so whether such valid permission is available.	N/A
12.	If occupancy right, Whether	YES SUBJECT TO THE NO-OBJECTION CERTIFICATE/CONSENT FROM SOCIETY
	a) Such right is heritable and transferable,	
	b) Mortgage can be created.	
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.	No, there is no claim or Interest of the minor over the property in question.
14.	If the property has been transferred by way of Gift/Settlement Deed, whether:	No
	a) The Gift/Settlement Deed is duly stamped and registered;	N/A
	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

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	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 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 mortgagor 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 the title documents include any testamentary documents/wills?	No
	(a) In case of wills, whether the will is registered will or unregistered?	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
	(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 the circumstances and/or documents 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 subjected 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/permissions, 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, rights of female members etc.	N/A

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	(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 is subject to the rights of any trust?	N/A
	(b) Whether the trust is a private or public trust and whether trust deed specially authorizes the mortgage of the property?	N/A
	(c) If so, additional precautions/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 Agriculture land, whether the local laws permit mortgage of Agriculture land and whether there are any restrictions for creation/enforcement of mortgage.	N/A
	(b) In case of agriculture property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?	N/A
	(c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained.	N/A
21.	Whether the property is affected by any local laws or other regulations having a bearing on the creation security (viz. Agriculture Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Coastal Zone Regulations, Environmental Clearness, etc.)	N/A
22.	(a) Whether the property is subject to any pending or proposed and acquisition proceedings?	N/A
	(b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry.	N/A
23.	(a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	Prime-facie on the basis of the title documents, it has been found that no litigation is pending against the property in question. However an Affidavit from Borrowers to be taken by the Bank that no litigation is pending on this property.
	(b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	N/A
	(c) Whether the title documents have any court 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/making	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 partners, whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	N/A
	(c) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.	N/A
25.	Whether the property belongs 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.	No, the property does not belongs to a Limited Company

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	(b) (i) Whether the property (to be mortgaged) is purchased by the above company from any other No changes. Company or Limited Liability Partnership (LLP) firm? Yes/No	N/A
	(b) (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)?	N/A
	(b)(iii) Whether the above search of charges reveals any prior charges/encumbrances, on the property (proposed to be mortgaged) created by the vender company (seller)? Yes/No	N/A
	(b)(iv) If the search reveals encumbrances/charges, whether such charge/encumbrances have been satisfied? Yes/no	N/A
26.	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite, bye-laws.	N/A
27.	(a) Whether any POA is involved in the chain of title?	NO
	(b) Whether the POA involved is one coupled with interest, i.e. a 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 favor 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 or Proprietary Concerns in favor of their Partners/Employees/Authorized Representatives to sign Flat Allotment Letters, NOCs, Agreement of Sale Deeds, etc. in favor of buyers of flats/units (Builder's POA) or (ii) other type of POA (Common POA).	(i) GPA executed by Mr. Navin Makhija in favour of Mr. Tushar Gandhi and it is <u>registered</u> . (ii) SPA executed by Mrs. Rita aggarwal in favour of <u>Ms. Yamini Patel</u> and it is <u>notarized</u>
	(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 and the title investigation is done on the basis of original POA?	NO
	(ii) Whether the POA is registered one?	1 <sup>st</sup> is registered, 2 <sup>nd</sup> is notarized
	(iii) Whether the POA is a special or general one?	YES
	(iv) Whether the POA contains a specific authority for execution of title document in question?	YES
	(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?)	POA was in force and revoked
	(g) Please comment on the genuineness of POA?	N/A
	(h) The unequivocal opinion on the enforceability and validity of the POA?	Both are valid

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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.	N/A
29.	If the property is a flat/apartment or residential/commercial complex, check and comment on the following :	RESIDENTIAL BUILT-UP FLAT NO.02, 13TH FLOOR, TOTAL AREA MEASURING 1409 SQ.FT., TOWER-A, CONSTRUCTED ON PLOT NO.2A, IMPERIAL HEIGHTS, SITUATED AT VILLAGE GOREGAON, TALUKA-BORIVALI, MUMBAI
	(a) Promoter's/Land owner's title on the land/building ;	YES
	(b) Development Agreement/Power of Attorney;	Development Agreement is registered
	(c) Extent of authority of the Developer/builder;	Adm 1409 sq.fts carpet area
	(d) Independent title verification of the Land and/or building in question;	YES
	(e) Agreement for sale (duly registered);	Agreement for Sale registered
	(f) Payment of proper stamp duty;	Yes
	(g) Requirement of registration of sale agreement, development agreement, POA, etc.;	N/A
	(h) Approval of building plan, permission of appropriate/local authority, etc.;	YES
	(i) Conveyance in favor of society/condominium concerned;	N/A
	(j) Occupancy Certificate/allotment letter/letter of possession;	Yes
	(k) Membership details in the society;	N/A
	(l) Share certificate;	N/A
	(m) No Objection Letter from the Society;	No-objection from said promoters for mortgage etc is to be obtained
	(n) All legal requirements under the local/Municipal laws, regarding ownership of flats/Apartments/Buildings Regulations, Development Control Regulations, Co-operative Societies' Laws etc.;	N/A
	(o) Requirements, for nothing the Bank charges on the records of the Housing Society, if any;	N/A
	(p) If they property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any;	Constructed built-up Flat.
	(q) Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan,	Not applicable

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30.	etc.	Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc, and details thereof.	As per para 31
31.	The period covered under the Encumbrances Certificate and the name of the person in whose favor the encumbrance is created and if so, satisfaction of charge, if any.	That after inspection conducted before the Sub Registrar, Borivali, for the period of 2008-2021, the undersigned has verified the documents before Sub-Registrar and found them in order for creation of Bank's charge on the secured asset for securing the loan/credit facility to be availed by the borrower. Verified the title deeds available with the office of Sub-registrar and compared the same with the title documents provided to the undersigned and found the same in order. Taken search from the office of the Sub Registrar for the period from 2008-2021 and during the search appears to be no registered charge or encumbrance on the said property at present.	
32.	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	Our observations are based on the records available at the Sub-registrar office at the time of inspection and the documents furnished to the undersigned. The property is also coming under the domain of Securitization & reconstruction of financial assets and enforcement of security interest Act 2002 (SARFAESI ACT).	
33.	(a) Urban land ceiling clearance, whether required and if so, details thereon. (b) Whether No Objection Certificate under the Income Tax Act is required/obtained.		N/A
34.	Details of RTC extracts/mutation extracts/Katha 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 the 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?		N/A
37.	Whether the property can be identified from the following documents, and discrepancy/doubtful circumstances, 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.		No documents provided for scrutiny. It is advisable to the Bank to obtain the Electricity, Water and other utility bills which bank may deemed fit.
38.	In respect of the boundaries 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, etc.) or the actual current boundary? If so please elaborate/comment on the same.		Please refer and consider the valuation report in this regard
39.	If the valuation report and/or 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 valuations report and/or approved plan are not available at the time of		Please refer and consider the valuation report in this regard





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	preparation of TIR, please provide these comments subsequently, on making the same available to the advocate)	
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.	No
41.	Whether the Bank will be able to enforce SARFESI Act, if required against the property offered as security? Property is SARFESI compliant (Y/N)	Yes Yes
42.	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 regards.	N/A
43.	Whether the governing law/constitutional documents of the mortgagor (other than natural persons) permits creation of mortgagor 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.	No
45.	Additional suggestions, if any to safeguard the interest of Bank/ensuring the perfection of security.	Written permission/No-objection certificate from the promoter required.
46.	The specific persons who are required to create mortgagor/to deposit documents creating mortgage.	MRS.RITA AGGARWAL AND MS.YAMINI PATEL.
47.	Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act, 2016 Y/N Whether the project is registered with the Real Estate regulatory Authority? If so, the details of such registration are to be furnished, Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed? Whether the details of the apartment/plot in question are verified with the list of number and types of apartments or plots booked as uploaded by the promoter in the website of Real estate regulatory Authority?	Not Applicable



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ANNEXURE – C1

Certificate of Title on the Basis of Certified copies of the Title Deeds

1. I have examined the Original Title Deed of the seller intending to be deposited relating to the schedule property/(ies) to be offered as security by way of Registered/Equitable/English Mortgage and that the original of primary title deed referred to in the opinion are valid as evidence of Right, title and interest and that if the said Equitable Mortgage is created it will satisfy the requirements of creation of mortgage and I further certify that:
2. I have examined the Original of Documents in detail, taking into account all the Guidelines in the check list vide Annexure B and the other relevant factors and undertake to re-examine the original title deeds and as and when if produced.
3. I confirm having made a search in the Land/Revenue records. I also confirm having verified and checked the records from the office of Sub Registrar, Borivali. I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage on production of the original title deeds. I am liable/responsible, if any loss is caused to the Bank due to negligence on my part or my part or by my agent in making search.
4. Following scrutiny of Land Records/Revenue Records and relative certified copies of 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 Deed. Suspicious/Doubt, if any, has been clarified by making necessary enquires.
5. There are no prior Mortgage/Charges/encumbrances whatsoever as could be seen from the inspection before Sub-Registrar office for the period 2007-2020 pertaining to the immoveable Property/(ies) covered by above said Certified copies Title Deed.
6. In case of second/subsequent charge in favor 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).
7. Minor/(s) and his/their interest in the property(ies) is to the extent of N.A..(Specify the share of the Minor with Name).
8. The Mortgage if created will be available to the Bank for the Liability of the intending Borrowers: **MRS.RITA AGGARWAL AND MS.YAMINI PATEL**.
9. I certify that **MRS.RITA AGGARWAL AND MS.YAMINI PATEL** has/have absolute, clear and Marketable title over the mentioned schedule property. I further certify that the original of primary title deed appear to be genuine and a valid mortgage can be created on the basis of the original title deed alongwith other requisite documents of the borrowers and the said Mortgage would be enforceable.





Ref. No: VAA/TIR/SBI/RACPC/83/2021

Date: 30/03/2021

10. In case of creation of Mortgage by Deposit of title deeds, we certify that the deposit of following title deeds/documents and the original of primary title deed which have been examined would create a valid and enforceable mortgage:-

Sl.no.	Date of documents	Name of Document	Whether Photocopy/certified/true copy/photocopy
1.	10.07.2012	Agreement for Sale dated 10.07.2012 bearing registration no. BDR2-5938-2012.	Original
2.	-	Original receipts for part payment/consideration	Original
3.	-	An Affidavit from Borrowers regarding property and loan	Original(post disbursement)
4.	-	Original No-objection from promoters for mortgage	Original
5.	-	Copy of latest municipal/assessment and outgoing etc Bill/Receipt	Photocopy
6.	30.11.2012	Occupation certificate	Photocopy

11. There are no legal impediments for creation of the Mortgage on production of original of title deeds the certified copies of which I have examined under any applicable Law/Rules in force.
12. It is certified that the property is in SARFAESI Compliance.

**SCHEDULE OF THE PROPERTY (IES)**

RESIDENTIAL BUILT-UP FLAT NO.02, 13TH FLOOR, TOTAL AREA MEASURING 1409 SQ.FT., TOWER-A, CONSTRUCTED ON PLOT NO.2A, IMPERIAL HEIGHTS, SITUATED AT VILLAGE GOREGAON, TALUKA-BORIVALI, MUMBAI

Encl: Receipt of Sub Registrar, Borivali bearing no.1112007400.

