

અરજી પહોંચ

મિલકત નું વર્ણન : સીટી સ.નં.4158,ટીપી નં.3,ફા.પ્લોટ નં.303

Search in : આણંદ /ANAND

પહોંચ નંબર ૨૦૧૮૦૩૭૦૧૮૭૮૫ અરજી નંબર ૮૭૧૨ અરજી વર્ષ ૨૦૧૮
તારીખ ૪ માહે સપ્ટેમ્બર સને ૨૦૧૮

રજુ કરનારનું નામ અલ્પિત આર પટેલ (એડવોકેટ)

નીચે પ્રમાણે ફી પહોંચી

રૂ. પૈસા

રજીસ્ટ્રેશન ફી.....

નકલ કરવા ની ફી સાઈડ / ફોલીયો.....

શેરોની નકલ કરવા માટે ફી.....

ટપાલ ખર્ચ.....

નકલો અથવા ચાદીઓ (કલમ ૬૪ થી ૬૭).....

શોધ અગર તપાસણી.....Year: 1990 2019

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દંડ કલમ-૨૫.....

કલમ-૩૪ (કલમ-૫૭).....

નકલ ફી ફોલીયો.....

ઈન્ડેક્સ-૨ ફી

કુલ એકંદરે રૂ.

૪૧૦.૦૦

અંકે રૂપીયા ચાર સો દસ પુરા

દસ્તાવેજ

ના દિવસે તૈયાર થશે અને

તે રજીસ્ટર ટપાલથી મોકલવામાં

આવશે.

નકલ

કચેરીમાં આપવામાં

દસ્તાવેજ રજીસ્ટર ટપાલથી નીચેના સરનામે મોકલશો.



K D Rathva
સબ રજીસ્ટ્રાર
આણંદ

1990

સુપ્રિટેન્ડેન્ટ ઓફ સ્ટેમ્પસ અને ઈન્સ્પેક્ટર જનરલ ઓફ રજીસ્ટ્રેશન (મહેસુલ વિભાગ - ગુજરાત રાજ્ય)

2019

મિલકત પરના બોજા અંગેનું પત્રક

Search in અલ્પિત ચાર પટેલ (એડવોકેટ)

અરજી નંબર : 8712

ગામ નું નામ : ANAND

મિલકતનું વર્ણન સીટી સ.નં.4158,ટીપી નં.3,ફા.પ્લોટ નં.303

દસ્તાવેજની આ શોધ Sub-Registrar Office(SRO) Anand મા -29 વર્ષના ઇન્ડેક્સ -2 ની ઉપલબ્ધ માહિતી અને રેકૉર્ડ ઉપર થી તૈયાર કરવામા આવી છે. આ શોધનો ઉપયોગ મિલકત પરના બોજા અંગેનું પુરતોજ મર્યાદીત આ શોધમા તા. સસુંધીના નોંધણી થયેલ દસ્તાવેજોનો સમાવેશ થયેલ છે.

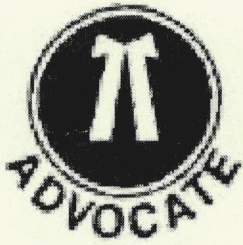
નોંધ :- સરકાર અથવા આ પ્રમાણપત્ર આપનાર સબરજીસ્ટ્રાર કચેરી આ પ્રમાણપત્રની વિગતોની ચોક્કાઇ અથવા ખરાપણા વિશે બાંચધરી આપતા નથી અને એમાની કોઇપણ માહિતી સંબંધમા નુકશાની માટેના કોઇપણ હકદાવા માટે તે જવાબદાર રહેશે નહિ

દસ્તાવેજની પ્રકાર અને અવેજ (ભાડા પટાના હિસ્સામાં આકાર પટે આપનાર અથવા પટે રાખનાર આપે છે તે જણાવવું)	સર્વે નંબર પેટા વિભાગ નંબર અને ઘર નંબર (જો કંઈ પણ હોય તો)	ક્ષેત્રફળ	આકાર અથવા જુડી આપવામાં આવે ત્યારે તે.	દસ્તાવેજ કરી આપનાર પક્ષકારનું નામ અથવા દિવાની કોર્ટના હુકમનામા અથવા આદેશના સંબંધમાં પ્રતિવાદીનું નામ	દસ્તાવેજ કરી લેનાર પક્ષકારનું નામ અથવા દિવાની કોર્ટના હુકમનામા અથવા આદેશના સંબંધમાં વાદીનું નામ	સહીની તારીખ નોંધણીની તારીખ	દસ્તાવેજ નંબર	શેરો
----- NO DATA AVAILABLE -----								
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સબ-રજીસ્ટ્રાર

Sub-Registrar Office(SRO) Anand



ALPITI R. PATEL

B.A., D.L.P., LL.B.

ADVOCATE

RESI. : 45 "Maa Krupa", Jeevan Deep

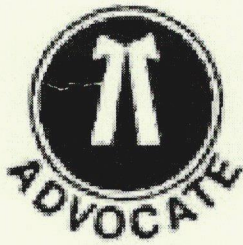
Society, B/h New Bus Stand,

ANAND-388001

(M) 9898596720, 9426619210

ANNEXURE - B
REPORT OF INVESTIGATION OF TITLE

1.	Name of the Branch/Business Unit /Office seeking opinion.	SHIRINBANU SAIDBHAI VAHORA
(B)	Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	Date : 03/09/2018
(c)	Name of the borrower.	SHIRINBANU SAIDBHAI VAHORA
2.	Name of the unit/concern/company/ person offering the property/(ies) as Security.	SHIRINBANU SAIDBHAI VAHORA
(B)	Constitution of the unit/ concern/ person/ body/ authority offering the property for creation of charge.	Sole Ownership
(C)	State as to under what capacity is security offered (whether as joint applicant or borrower or guarantor; etc.)	Borrower
3.	COMPLETE OR FULL DESCRIPTION OF THE IMMOVABLE PROPERTY/ (IES) OFFERED AS SECURITY INCLUDING THE FOLLOWING DETAILS. Moje Anand , Registration & Sub-registration District of Anand, T.P.Scheme No.3, Final Plot NO.303/Paiki, City Survey No.4158 area admeasuring 1097.00 sq.m. Non Agricultural land property situated within the limits of village Anand , Ta & Dist. Anand.	
(A)	Survey No.	As above
(B)	Door/ House No. (in case of house property)	New Property
(C)	Extent/ area including plinth/built up area in case of House Property.	As per Para-3
(D)	Location Like Name Of The Place, Village, City, Registration, Sub- district etc. Boundaries.	As per Para-3
4.	(A) Particulars of the documents scrutinized-serially and chronologically. (B) Name /of The documents verified and as to whether they are originals or certified copies or registration extract duly certified. Note: only originals or certified extracts from the registration/land/revenue/other authorities to be examined.	
SR. NO	DETAILS OF DOCUMENTS	ORIGINAL/CERTIFIED/ PHOTO COPY
1	Sale Deed NO.5387 in favour of SHIRINBANU SAIDBHAI VAHORA executed on 18/05/2015 at Sub Registrar Office, Anand with index-II	Photocopy
2	Sale Deed NO.5388 in favour of SHIRINBANU SAIDBHAI VAHORA executed on 18/05/2015 at Sub Registrar Office, Anand with index-II	Photocopy



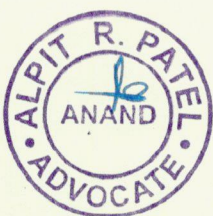
ALPIT R. PATEL

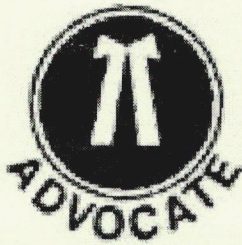
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3	Sale Deed NO.5273 in favour of RAJESHBHAI MANUBHAI PATEL executed on 14/05/2015 at Sub Registrar Office, Anand with index-II	Photocopy
4	Sale Deed NO.5275 in favour of RAJESHBHAI MANUBHAI PATEL executed on 14/05/2015 at Sub Registrar Office, Anand with index-II	Photocopy
5	Extract copy of Property Card of City Survey No.4159	Photocopy
6	Lay-out Plan approved Anand Area Development Authority dtd.08/07/2019	"
7	Construction permission issued and plan approved by Anand Area Development Authority dtd.08/07/2019	"
8	Search Receipt No. 2019037019795 of Dt. 04/09/2019 Issued by Sub Registrar office, Anand.	Original
5.	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 the TIR.)	Yes, Same is produced by Borrower
6	Whether the records of registrar office or revenue authorities relevant to the property in question any online portal or computer system?	Any online portal or computer system is not available for public except Govt. Authority.
(A)	If such online/computer records are available, whether any verification or cross checking are made and comments / findings in this regard.	Not Available
(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, In case of Stamp, it is possible to verify at Sub-Registrar Office, Anand
7	Property offered as security falls within the jurisdiction of which sub - registrar office?	Sub-Registrar Office of Anand
(A)	Whether it is possible to have registration of documents in respect of the property in question, at more than one office of sub-registrar /district registrar/registrar - general. If so, please name all such offices?	No Scope to Register anywhere except Sub-Registrar office, Anand
(C)	Whether search has been made at all the offices named at (D) above?	Yes, Search taken at Sub-Registrar office, Anand
(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	Chain of the 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.	





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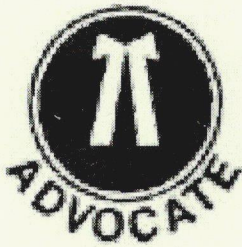
Final Plot NO.203, City Survey No.4159

- 1) As per the record given by present borrower, the Agricultural Land property situated at **Anand** bearing **T.P.Scheme No.3, Final Plot NO.203, City Survey No.4159** area admeasuring **555.00 sq.m.** Non Agricultural land property was belongs to **JAYRAMBHAI DHARAMSINH PRAJAPATI & PREMILABEN JAYARAMBHAI PRAJAPATI** since long.
- 2) That **JAYRAMBHAI DHARAMSINH PRAJAPATI & PREMILABEN JAYARAMBHAI PRAJAPATI** sale the said property TO **MITAL RAHULKUMAR SHAH** by registered sale deed executed on 15/03/2008 for the consideration of Rs.4,90,000/- and the entry regarding said transaction was recorded in the City Survey record by **Mutation Entry No.7492** on 15/04/2014 which was certified by Authorized Officer.
- 3) That **MITAL RAHULKUMAR SHAH** sale the said property TO **JALPESHBHAI PRAVINBHAI PATEL** by registered sale deed no.3411 executed on 27/03/2014 for the consideration of Rs.49,50,000/- and the entry regarding said transaction was recorded in the City Survey record by **Mutation Entry No.7493** on 15/04/2014 which was certified by Authorized Officer.
- 4) After that **JALPESHBHAI PRAVINBHAI PATEL** sale the said property TO **RAJESHBHAI MANUBHAI PATEL** by registered sale deed no.5275 executed on 14/05/2015 for the consideration of Rs.49,50,000/- and the entry regarding said transaction was recorded in the City Survey record by **Mutation Entry No.9083** on 21/07/2015 which was certified by Authorized Officer.
- 5) After that **RAJESHBHAI MANUBHAI PATEL** sale the said property TO **Present Borrower SHIRINBANU SAIDBHAI VAHORA** by registered sale deed no.5387 executed on 18/05/2015 for the consideration of Rs.49,50,000/- and the entry regarding said transaction was recorded in the City Survey record by **Mutation Entry No.9337** on 28/10/2015 which was certified by Authorized Officer.

Final Plot NO.211 paikee, City Survey No.4158

- 5) As per the record given by present borrower, the Agricultural Land property situated at **Anand** bearing **T.P.Scheme No.3, Final Plot NO.211 paikee, City Survey No.4158** area admeasuring **542.00 sq.m.** Non Agricultural land property was belongs to **PRAVINKUMAR CHAMPAKLAL SHAH** since long.
- 6) That **PRAVINKUMAR CHAMPAKLAL SHAH** sale the said property TO **JALPESHBHAI PRAVINBHAI PATEL** by registered sale deed no.3452 executed on 26/03/2014 for the consideration of Rs.49,50,000/- and the entry regarding said transaction was recorded in the City Survey record by **Mutation Entry No.7463** on 29/03/2014 which was certified by Authorized Officer.
- 7) After that **JALPESHBHAI PRAVINBHAI PATEL** sale the said property TO **RAJESHBHAI MANUBHAI PATEL** by registered sale deed no.5273 executed on 14/05/2015 for the consideration of Rs.49,50,000/- and the entry regarding said transaction was recorded in the City Survey record by **Mutation Entry No.9089** on 21/07/2015 which was certified by Authorized Officer.





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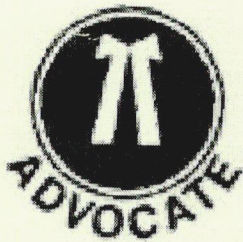
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	8) After that RAJESHBHAI MANUBHAI PATEL sale the said property TO Present Borrower SHIRINBANU SAIDBHAI VAHORA by registered sale deed no.5388 executed on 18/05/2015 for the consideration of Rs.49,50,000/- and the entry regarding said transaction was recorded in the City Survey record utby Mation Entry No.9336 on 28/10/2015 which was certified by Authorized Officer. 9) After that all 2 properties are consolidated vide order City Survey Officer given to all 2 consolidated properties having area admeasuring 1097.00 Sq.M. ○ The necessary N.A. permission was issued by Deputy District Collector, Anand vide order no. : LND/NA/64/81 dtd.31/03/1983	
9.	Nature of Title of the intended Mortgagor over the property (whether Full ownership rights, Leasehold Rights, Occupancy/ Possessory Right or Inam Holder Or Govt. Grantee/Allotted etc. Full Ownership Right	
10.	If leasehold , whether;	N.A.
(A)	Lease Deed is duly stamped and registered	N.A.
(B)	Lessee is permitted to mortgage the Leasehold right,	N.A.
(C)	Duration of the Lease/unexpired period of lease,	N.A.
(D)	If, a sub-lease, check the lease deed in favour of Lessee as to whether Lease deed permits sub-leasing and mortgage by Sub-Lessee also.	N.A.
(E)	Whether the leasehold rights permits for the creation 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: - grant/agreement etc. provides for alienable right to the mortgagor with or without conditions, - the mortgagor is competent to create charge on such property, - whether any permission from Govt. of any other authority is required for creation of mortgage and if so whether such valid permission is available.	
12.	If occupancy right , whether;	YES
(A)	Such right is heritable and transferable.	YES
(B)	Mortgage can be created.	YES
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 reason for coming to such conclusion.	
14.	If the property has been transferred by way of Gift/Settlement Deed, whether:	
(A)	The Gift/settlement Deed is duly stamped and registered;	N.A.
(B)	The Gift/settlement Deed has been attested by two witness;	N.A.
(C)	The Gift/settlement Deed transfers the property to Donee;	N.A.





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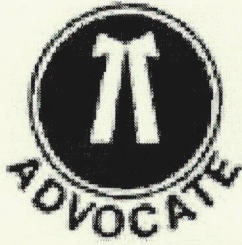
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(D)	Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separated writing or by implication or by actions;	N.A.
(E)	Whether there is any restriction on the Donor in executing the Gift/settlement deed in questions;	N.A.
(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 deed , 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 the mutation has been effected and whether the mortgagor is in possession any enjoyment of his share. (c) Whether the partition made is valid in law and the mortgagor has acquired a mortgagable title thereon. (d) In respect of partition by a decree of court, whether such decree has become final and all other condition / formalities are completed/ complied with. (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 mortgage?	N.A.
16.	Whether the Title documents include any testamentary documents / wills ?	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.
(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 document to establish the will in questions 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 of the will, availability of Mother/Original title deeds are to be explained.)	N.A.
17.	Whether the property is subject to any wakf rights ?	N.A.
(A)		N.A.
(B)	Whether the property belongs to church/temple of 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.	Where the property is a HUF/joint family property, mortgage is created for family benefits/ legal necessity, mortgage is created for family benefits/ legal necessity, whether the Major Coparceners have no objection/join in execution, minor's share any, rights of female members etc.	N.A.
(A)		N.A.
(B)	Please also comment on any other aspect which may adversely affect.	N.A.
19.	Where the property or is subjected to the rights to the rights of any trust ?	N.A.
(A)		N.A.





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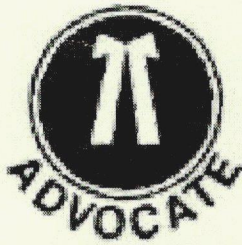
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(B)	Whether the trust is a or is private or public trust and whether trust deed specially authorizes the mortgage of the property?	N.A.
(C)	If so additional precautions/permissions to be obtained for creations of valid mortgage?	N.A.
(D)	Requirements, if any for creations 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 permits mortgage of agricultural land and whether there are any restrictions 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 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. Agricultural Laws, weaker sections, minorities, land laws, SEZ regulation, Clearance, etc.)	N.A.
22. (A)	Whether the property is subjected to any pending or proposed land acquisition psroceeding? AS PER MY SEARCH NO PROCEEDING FOUNDS PENDING.	
(B)	Whether the search/enquiry is made with 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? I HAVE NOT FOUND ANY LIEN, LITIGATION ETC., OVER PROPERTY.	
(B)	If so, whether such Litigation would adversely affected the creation of a valid mortgage or have any implication of its future enforcement?	NO
(C)	Whether the title documents have any court seal/making 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.	NO
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 hotchpots? Whether formalities for the same have been completed as per applicable laws?	N.A.
(C)	Whether the persons crating 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.	N.A.
26.	In case of Societies, Association , the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, bye- laws.	N.A.
27. (A)	Whether any POA is involved in the chain of title?	N.A.





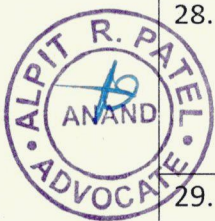
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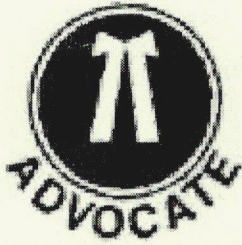
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(B)	Whether any POA involved is one coupled with interest, i.e. a Development Agreement-cum-power of Attorney. If so, please clarify whether the same is registered document and hence it has created an interest in favour of the builder/developer and 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's viz. Companies/ Firms/ Individual or proprietary Concerns in favour of their Partners /Employee/ Authorized Representatives to sign Flat Allotment Letters, NOCs Agreement of sale, sale deeds, etc. in favour of buyers of flat/ unit(Builder's POA) or (ii). Other type of POA(Common POA).	N.A.
(D)	In case of Builder's POA whether a certified copy of POA is available and 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? II. Whether the POA is a registered one? III. Whether the POA is a special or general one? iv. Whether the POA contains a specific authority for execution of title document in questions?	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 questions? (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 POA holder, check genuineness of the power of Attorney and the extent of the powers given there in and whether the same is properly executed/stamped/authenticated in terms if the law of the place, where its executed.	N.A.
29.	If the property is a flat/apartment or residential/commercial complex, check and comment on the following;	N.A.
	a) Promoter's/Land owner's title to the land/building;	TITLE IS CLEAR
	b) Development Agreement/power of Attorney;	N.A.
	c) Extent of authority of the Developer/Builder;	N.A.
	d) Independent title verification of the Land and / or building in questions;	NO
	e) Agreement for sale (duly registered);	N.A.
	f) Payment of proper stamp duty;	N.A.
	g) Requirement of registration of sale agreement, development agreement, POA, etc.;	NO
	h) Conveyance in favour of Society/Condominium concerned;	N.A.
	i) Occupancy Certificate/Allotment Letter / Letter of possession;	N.A.
	j) Membership details in the Society etc.;	N.A.
	k) Share Certificates;	N.A.
	l) No Objection Letter from the Society;	N.A.





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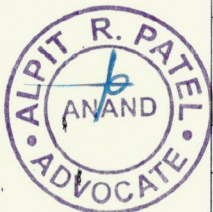
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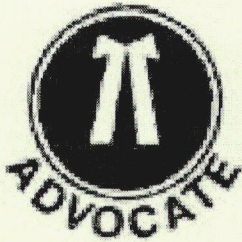
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	m) All legal requirement under the local/ Municipal laws, regarding ownership of flats/Apartments/Building Regulations , Development Control regulation, Co-operative Societies' Laws etc.;	N.A.
	n) Requirements, for nothing the Bank charges on the records of the Housing Society, if any;	N.A.
	o) If the property is a vacant land and construction is yet to be made. Approval of lay- out and other precautions, if any;	N.A.
	p) Whether the numbering patterns of the units/flats tally in all documents such as approved plan, agreement plan, etc.	YES
30.	Encumbrances. Attachment, and/or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof. I HAVE NOT FOUND ANY CHARGE	
31.	The period covered under the Encumbrances Certificate and the name of the person in whose favour the Encumbrances is created and if so, satisfaction of charges, if any.	N.A.
32.	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	PAID
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.	As per para 3 & 8
35.	Whether the name of mortgage is reflected as owner in the revenue /Municipal Village records?	NO
36.	Whether the property offered as security is clearly demarcated?	YES
(A)		
(B)	Whether the demarcation/partition of the property is legally valid?	YES
(C)	Whether the property has clear access as per documents?	YES
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;	YES
(B)	Document in relation to water Connection;	-
(C)	Document in relation to Sales Tax Registration, if any application;	-
(D)	Other utility bills, if any.	-
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 bill, etc.) of the actual current boundary? If so please elaborate/comment on the same.	NO
39.	If the valuation report and/or approved/ sectional 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 and/or approved plan are not available at the time of preparation of TIR, please provide these comments subsequently, on making the same available to the advocate.)	YES
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/RESTRICTION FOR RELATION OF REGISTERED EQUITABLE MORTGAGE	
41.	Whether the Bank will be able to enforce SARFESI Act, if required against the property offered as security?	YES





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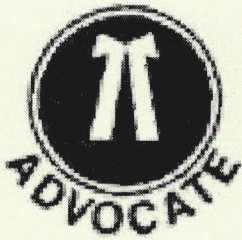
42.	In case of absence of original title deeds, details of legal and other requirement for creation of a proper, valid and enforceable mortgage by deposit of certified extracts duly certified etc. as also any precaution to be taken by the Bank in this regard.	N.A.
43.	Whether the governing law/constitutional documents of the mortgage (other than natural persons) permits creation of mortgage and additional precaution, if any to be taken in such cases.	N.A.
44.	Additional aspects relevant for investigation of title as per local laws.	NONE
45.	Additional suggestions, if any to safeguard the interest of Bank/ensuring the perfection of security. FUTURE IT IS ADVISED FOR SECURING INTEREST OF BANK, THE BANK AUTHORITY SHALL HAVE TO REGISTER THE CHARGE OF THE OVER RECORD OF RIGHT AFTER REGISTERING THE MORTGAGE.	
46.	The specific persons who are required to create mortgage/to deposit documents creating mortgage. SHIRINBANU SAIDBHAI VAHORA	

ANNEXURE-C
CERTIFICATE OF TITLE

1. I have examined the Original Title Deeds intended to be deposited relating to the schedule property/(ies) and offered as security by way of *REGISTERED/EQUITABLE/ ENGLISH MORTGAGE (*please specify the kind of mortgage) and that the document of title referred to in the Opinion are valid evidence of Right, title and Interest and that if the said Registered/Equitable Mortgage is created, it will satisfy the requirement of creation of **Registered/Equitable Mortgage** and I further certify that:
2. I have examined the Document in the detail, taking into account all the Guideline on the check list vide Annexure B and the other relevant factors.

I confirm having made a search in the Land/Revenue records. I also confirm having verified and checked the records of the relevant Government Office/sub-Registrar(s) Office(s), revenue Records, Municipal/Panchayat Office, Land Acquisition/office, Registrar of Companies Office, Wakf Board (wherever applicable). I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage. I am liable /responsible, if any loss is caused to the Bank due to negligence on my part or by my agent in making search.
4. Following scrutiny of Land Records/ Revenue Records, relative Title Deed, certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC), I hereby certify the genuineness of the Title Deeds. Suspicious/Doubt, if any has been clarified by making necessary enquiries.
5. There are no prior Mortgage/charges/encumbrances whatsoever, as could be seen from the Encumbrances Certificate for the period from **1989 to 2019** pertaining to the /immovable Property/(ies) covered by above said Title Deeds. The property is free from all encumbrances.





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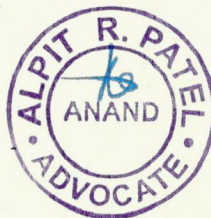
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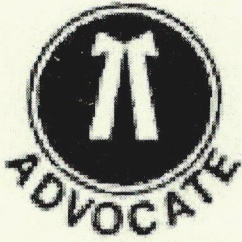
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6. In case of seconds/subsequent charge in favour of the Bank, there are no other mortgage/charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank.
7. Minor/(s) and his/their interest in the property/(ies) 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 **SHIRINBANU SAIDBHAI VAHORA**.
9. I certify that **SHIRINBANU SAIDBHAI VAHORA** has/have an absolute, clear and Marketable title over the Schedule property/(ies). I further certify that the above title deeds are genuine and a valid mortgage can be created and the said Mortgage would be enforceable.
10. IN CASE OF CREATION OF MORTGAGE BY DEPOSITE OF TITLE DEEDS, I/WE CERTIFY THAT THE DEPOSITE OF FOLLOWING TITLE DEEDS/DOCUMENTS WOULD CREATE A VALID AND ENFORCEABLE MORTGAGE:

SR. NO	DETAILS OF DOCUMENTS	ORIGINAL/ CERTIFIED/ PHOTO COPY
1	Sale Deed NO.5387 in favour of SHIRINBANU SAIDBHAI VAHORA executed on 18/05/2015 at Sub Registrar Office, Anand with index-II	ORIGINAL
2	Sale Deed NO.5388 in favour of SHIRINBANU SAIDBHAI VAHORA executed on 18/05/2015 at Sub Registrar Office, Anand with index-II	ORIGINAL
3	Sale Deed NO.5273 in favour of RAJESHBHAI MANUBHAI PATEL executed on 14/05/2015 at Sub Registrar Office, Anand with index-II	ORIGINAL
4	Sale Deed NO.5275 in favour of RAJESHBHAI MANUBHAI PATEL executed on 14/05/2015 at Sub Registrar Office, Anand with index-II	ORIGINAL
5	Extract copy of Property Card of City Survey No.4159	PHOTOCOPY
6	Lay-out Plan approved Anand Area Development Authority dtd.08/07/2019	PHOTOCOPY
7	Construction permission issued and plan approved by Anand Area Development Authority dtd.08/07/2019	PHOTOCOPY
8	Search Receipt No. 2019037019795 of Dt. 04/09/2019 Issued by Sub Registrar office, Anand.	ORIGINAL

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





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SCHEDULE OF THE PROPERTY(IES)

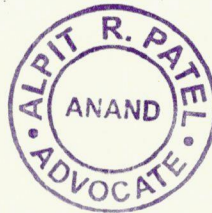
Moje **Anand**, Registration & Sub-registration District of Anand, **T.P.Scheme No.3, Final Plot NO.303/Paiki, City Survey No.4158** area admeasuring **1097.00 sq.m.** Non Agricultural land property situated within the limits of village **Anand**, Ta & Dist. Anand.

Boundaries of the said property are as follows :

EAST BY	WEST BY	NORTH BY	SOUTH BY
Final Plot No.204 & 207	12.19 m. T.P.road	Final Plot No.202	Final Plot No.210

Place : Anand

Date : 05/09/2019



YOURS TRULY,


(ALPIT R. PATEL)
Advocate, Anand