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G / 2102 / 1998

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LEGAL SCRUTINY REPORT

ISSUED TO

PARMAR KANTIBHAI SHABHAIBHAI,
PARMAR CHANDABEN KANTIBHAI
&
PARMAR TINUBHAI KANTIBHAI.

Date : 01/08/17

Place : Anand

S.G.JOSHI

Advocate

G / 2102 / 1998

Search in : [\[विद्यनगर/VIDYANAGAR\]](#)

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NE/260/17

1. Name of Account & Proposed Facility:

Name of Account/Builder/Owner :

PARMAR KANTIBHAI SHABHAIBHAI,PARMAR CHANDABEN
KANTIBHAI & PARMAR TINUBHAI KANTIBHAI.

2. Description & Area of property proposed to be mortgaged with boundaries :

All that part & parcel of the property bearing Ci.Su.No. 189.Plot No.1157 admeasuring area 420.56 Sq.Mtrs with construction admeasuring area 371.74 Sq.Mtrs is situated at Vallabh Vidhya Nagar,Ta & Di.Anand.The said property is in residential area.(agricultural/ non-agricultural/ commercial/ residential or industrial area.)

The boundary of the property are as beneath :

EAST : Shantiniketan Bunglows.

WEST : Flat named Ram-Smruti-II.

NORTH : Road.

SOUTH : Harikrushna Complex.

3. Name of mortgagor & his status in the A/c (whether sole proprietor, partner, director, karta, trustee, agent or guarantor of co-borrower) :

The owner of the property will mortgage the property as a security against the facility to be sanctioned to the said intending Borrower.

Whether the mortgagor has sufficient title and capacity to contract for creation of mortgage (Not a minor, Lunatic of un-discharged insolvent,etc) :

The owner of the property i.e. PARMAR KANTIBHAI SHABHAIBHAI,PARMAR CHANDABEN KANTIBHAI & PARMAR TINUBHAI KANTIBHAI is/are not a minor & the title vested in the name of owner is sufficient valid legal & have capacity to contract for creation of mortgage.

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5. Nature of mortgagor's right or title in the Property (Whether lease hold, free hold, co-owner, or joint owner or any other type, state specifically) and how it is derived (whether self acquired, ancestral, inheritance or by succession or otherwise).

The title for the property bearing Ci.Su.No. 189, Plot No. 1157 admeasuring area 420.56 Sq.Mtrs with construction admeasuring area 371.74 Sq.Mtrs is situated at Vallabh Vidhya Nagar, Ta & Di. Anand in the name of PARMAR KANTIBHAI SHABHAIBHAI, PARMAR CHANDABEN KANTIBHAI & PARMAR TINUBHAI KANTIBHAI is/are as owner & it is self acquired property.

6. Whether mortgagor is in exclusive possession of property proposed to be mortgaged :

The Document send for my verification & personal talk with the mortgagor clear that the mortgagor is in exclusive possession of the property proposed to be mortgaged.

7. Documents studied / scrutinized (In chronological order).

Sr. No.	Type / Nature of Document	Date of Execution	No. & Date of Registration / Lien in Revenue Records / Builder's Records / Society's Records	Parties
1.	CITY SURVEY RECORD	01/07/17	Issued by : Ci.Su.Su.Anand.	
2.	INDEX-II		Issued by : SR ANAND	
3	NA PERMISSION	06/03/17	LND-1/NA/SR/ 65(A)/67/36/16- 17/Vashi/1470 to 1479.	
5.	AVKUDA Permission	01/05/17	Per No. BP/AVKUDA/ VP/575/17.	
6	APPROVED MAP	01/05/17		
7.	DEVELOPMENT CONTRACT	12/05/17	Do.No. 5070 OF 2017	

8. Tracing of title & chain of title in favour of present owner-proposed mortgagor :

Chain of Title :

The property bearing Ci.Su.No. 189. Plot No. 1157 admeasuring area 420.56 Sq.Mtrs with construction admeasuring area 371.74 Sq.Mtrs is situated at Vallabh Vidhya Nagar, Ta & Di. Anand was originally belonging to Muljibhai Bhailalbai Patel.

The owner of the property i.e. Muljibhai Bhailalbai Patel expired on 05/11/81 and heir of deceased i.e. Kashiben widow of Muljibhai Bhailalbai Patel, Ravjibhai Muljibhai Patel, Vinubhai Muljibhai Patel, Jayantibhai Muljibhai Patel, Manubhai Muljibhai Patel, Shardaben Muljibhai Patel & Chandubhai Muljibhai Patel become owner of the property and their name has been mutated in City Survey Record as a owner of the property.

The joint owner Ravjibhai Muljibhai Patel, Vinubhai Muljibhai Patel, Jayantibhai Muljibhai Patel, Manubhai Muljibhai Patel, Shardaben Muljibhai Patel & Chandubhai Muljibhai Patel has withdrawn their right from property in favour of Kashiben widow of Muljibhai Bhailalbai by entry Dt. 16/06/81.

The owner of the property Kashiben Muljibhai Patel has transferred the property bearing Ci.Su.No. 189 to Jayaben Jayrambhai Patel by executing registered Sale Deed bearing Do.No. 2309 OF 1988. That on the basis of said registered Sale Deed the name of purchaser has been mutated in City Survey Record by Order Dt. 12/01/89.

The owner of the property Jayaben Jayrambhai Fulabhai patel has transferred the property bearing Ci.Su.No. 189 to Marghaben Bhupatbhai Mistry by executing registered Sale Deed bearing Do.No. 4768 OF 2003. That on the basis of said registered Sale Deed the name of purchaser has been mutated in revenue record by certified Mutation Entry.

The owner of the property i.e. Marghaben Bhupatbhai Mistry has transferred the property bearing Ci.Su.No. 189 to Jayaben Jayrambhai Mistry by executing registered Sale Deed bearing Do.No. 2494 OF 2004. That on the basis of said registered Sale Deed the name of purchaser has been mutated in City Survey Record as a owner of the property.

The owner of the property i.e. Jayaben Jayrambhai Patel expired on 22/07/10 and Jayrambhai Fulabhai Patel expired on 14/01/70 and heirs of deceased i.e. Bimalbhai Jayrambhai Patel & Udaybhai Jayrambhai Patel become owner and their name has been mutated in City Survey Record as a of the property.

Transfer of Title in favour of present Mortgagor :

The owner of the property Bimalbhai Jayrambhai Patel through power of Attorney Shaileshbhai Ambalal Patel and Udaybhai Jayrambhai Patel through its Power of Attorney Sunilkumar Ramchandra Patel has transferred the property bearing Ci.Su.No. 189, Plot No. 1157 admeasuring area 420.56 Sq.Mtrs with construction admeasuring area 371.74 Sq.Mtrs is situated at Vallabh Vidhya Nagar, Ta & Di. Anand to PARMAR KANTIBHAI SHABHAIBHAI, PARMAR CHANDABEN KANTIBHAI & PARMAR TINUBHAI KANTIBHAI by executing registered Sale Deed bearing Do.No. 5541 OF 2013. That on the basis of registered sale deed the name of purchaser has been mutated in City Survey Record as a owner of the property.

The owner of the property PARMAR KANTIBHAI SHABHAIBHAI, PARMAR CHANDABEN KANTIBHAI & PARMAR TINUBHAI KANTIBHAI has executed Development Agreement for constructing Multi Storey Building in Favour of Bharti Associates by Do.No. 5070 OF 2017.

9. Whether title is clear and property is free from any encumbrances :

a. Sub Registrar Office Record :

That I have taken search for the sub registrar record for 30 years & I am satisfied that the Sale Deed bearing Do.No. 5541 OF 2013 registered before the Sub Registrar Anand immediate within 30 years.

b. Revenue/City Survey Record :

That I have verified the revenue/city survey record for 30 year & I am satisfied that property bearing Ci.Su.No. 189, Plot No. 1157 admeasuring area 420.56 Sq.Mtrs with construction admeasuring area 371.74 Sq.Mtrs is situated at Vallabh Vidhya Nagar, Ta & Di. Anand runs in the name of owner i.e. PARMAR KANTIBHAI SHABHAIBHAI, PARMAR CHANDABEN KANTIBHAI & PARMAR TINUBHAI KANTIBHAI.

10. Whether title to properties is clear, unambiguous, marketable, & saleable.

That on perusing the Revenue Record, Sub Registrar Office Record & Municipal/Panchayat Record I am satisfied that the title for the property bearing Ci.Su.No. 189, Plot No. 1157 admeasuring area 420.56 Sq.Mtrs with construction admeasuring area 371.74 Sq.Mtrs is situated at Vallabh Vidhya Nagar, Ta & Di. Anand in the name of PARMAR KANTIBHAI SHABHAIBHAI, PARMAR CHANDABEN KANTIBHAI & PARMAR TINUBHAI KANTIBHAI is clear, unambiguous, marketable & saleable.

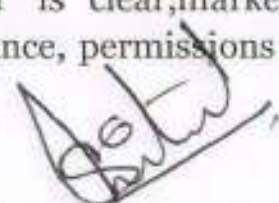
11. The documents produced before me for scrutiny & relevant government record confirms that there is no any Ear/restriction for creation of equitable mortgage under any Act, state law or rule / notification like Ceiling Act, Land Acquisition Act, State Coop. Societies Act, Societies Registration Act or Apartment / Flat Ownership Act or Income Tax Act.
12. Whether any permission / consent / no objection is required & if so, it is obtained :
Non Agriculture Permission :
The requisite Non Agriculture Permission has been obtained from Collector Anand by Order No. LND-1/NA/SR/ 65(A)/67/36/16-17/Vashi/1470 to 1479.
Construction Permission :
The Map has been approved by AVKUDA by Permission No. BP/AVKUDA/ VP/575/17.
13. Additional documents required/formalities to be completed by the proposed mortgagor in case of flats/properties in co-op. societies whether allotment letter, possession letter, share certificate, affidavit, power of attorney, etc. is required.
NA
14. The Title Deeds to be deposited to create mortgage by Deposit of Title Deeds in favour of Bank by above said proposed mortgagor are as beneath :
1. ORIGINAL SALE DEED EXECUTED IN FAVOUR OF PARMAR KANTIBHAI SHABHAIBHAI, PARMAR CHANDABEN KANTIBHAI & PARMAR TINUBHAI KANTIBHAI BEARING DO.NO. 5541 OF 2013.
2. LATEST CITY SURVEY RECORD.
3. INDEX-II.
4. APPROVED MAP.
15. That all original deeds establish the title in favour of present owner i.e. PARMAR KANTIBHAI SHABHAIBHAI, PARMAR CHANDABEN KANTIBHAI & PARMAR TINUBHAI KANTIBHAI Deeds are duly executed/stamped and registered & there is no doubt/suspicion as to their genuineness or existence.
16. Final Certificate / Opinion.

: CERTIFICATE :

That the mortgage if created will be available to the bank for the liability of the intending borrower Shri / Smt. / M/s PARMAR KANTIBHAI SHABHAIBHAI, PARMAR CHANDABEN KANTIBHAI & PARMAR TINUBHAI KANTIBHAI.

On the material placed before me, I am of the opinion that Shri / Smt. / M/s. PARMAR KANTIBHAI SHABHAIBHAI, PARMAR CHANDABEN KANTIBHAI & PARMAR TINUBHAI KANTIBHAI for the property bearing Ci.Su.No. 189, Plot No.1157 admeasuring area 420.56 Sq.Mtrs with construction admeasuring area 371.74 Sq.Mtrs is situated at Vallabh Vidhya Nagar, Ta & Di. Anand has/have an absolute, clear and marketable title over the properties mentioned above and he/they can mortgage the same to the bank. I also certify that the properties are free from any existing charges/encumbrances. The bank can accept the original documents mentioned above for creation of mortgage by way of deposit of title deeds/ registered mortgage.

Since the title vested in the name of PARMAR KANTIBHAI SHABHAIBHAI, PARMAR CHANDABEN KANTIBHAI & PARMAR TINUBHAI KANTIBHAI for the property bearing Ci.Su.No. 189, Plot No.1157 admeasuring area 420.56 Sq.Mtrs with construction admeasuring area 371.74 Sq.Mtrs is situated at Vallabh Vidhya Nagar, Ta & Di. Anand is clear, marketable, free from encumbrance & transferable so no any clearance, permissions require to be obtained by the Bank.



Your's Faithfully
S.G. Joshi
Advocate

Date: 01/08/17
Place : Anand

Srital G. Joshi ADVOCATE