

Ramesh K.Tharwani

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Advocate & Notary.

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Office:-16, 2nd Floor, Trimurti Complex, Nr.SBI Bank, Abu High Way,
Palanpur- 385001, Ta:- Palanpur, Dist:-Banaskantha.(N.Guj)

Date:- 31/08/2021

To,

Mr.Hardik Ishavarbhai Patel

R/o At & Post:- Palanpur.

Tal:- Palanpur, Dist:- Banaskantha, State:- Gujarat.

Subject: Title Search/Investigation Report of Property belonging to Mr.Hardik Ishavarbhai Patel.

1. Name of the Owner: Mr.Hardik Ishavarbhai Patel

Dear Sir,

As desired by you, I furnishing hereunder the legal scrutiny report with title search in respect of the property (Described in part I hereto):

2. Description of the immovable properties:

All that piece & parcel, right, interest, title of land along with structure standing there on and to be constructed there on being The immovable Non Agriculture Residential Purpose Property out of Revenue Survey No.1347/Paiki 2 (Old Survey No.819/1), total admeasuring 9346-50 Sq.Meter, Scheme name known as "Amrutam Bungalows" situated in the situated in the sim of Palanpur, Tal:- Palanpur, Dist:- Banaskantha, State:- Gujarat:

Measurements of the Property:-

(Total Admeasuring 9346-50 Sq.Meter Approximate)

Boundaries of the Property:-

East:- Remaining land of R.S.No.1347 Paiki

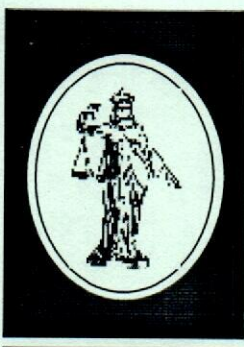
West:- Agri.Land of Revenue Survey No.1346

North:- Revenue Survey No.1373 & 1348

South:- Palanpur-Gathamam Road

3. Documents Produced/Scrutinized:-

1. Photo Copy of Registered Sale Deed duly Executed by (1) Patel Rameshchandra Virabhai (10 % Share Part) (2) Patel Ranchhodbhai Narsinhbhai (25 % Share Part) and (3) Patel Dipenkumar Rameshkumar (35 % Share Part) in favour of Mr. Hardik Ishavarbhai Patel duly registered with sub registrar office Palanpur Vide Serial Index No.3265 with Registration Receipt dated 20/03/2021.
2. Photo Copy of Registered Sale Deed Executed by (1) Kaidava Shileshbhai Virchandbhai (2) Kaidava Vinodbhai Virchandbhai (3) Kaidava Hiraben Virchandbhai to (1) Patel Rameshchandra Virabhai (10 % Share Part) (2) Khanushiya (Patel) Hardik Ishavarbhai (30 % Share Part) (3) Patel Ranchhodbhai Narsinhbhai (25 % Share Part) and (4) Patel Dipenkumar Rameshkumar (35 % Share Part) duly registered with sub registrar office



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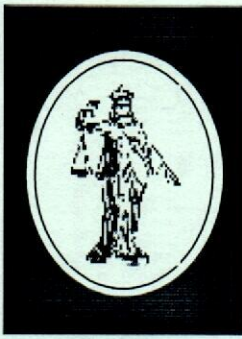
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Palanpur Vide Serial Index No.5631 with Registration Receipt dated 31/07/2018.

3. Photo Copy of Non Agriculture Conversion Order dated 22/12/2018
4. Photo Copy of of Approved lay Out Plan
5. Photo Copy of Construction Permission letter dated 11/06/2021 & 29/06/2021.
6. Photo Copy of Approved Building Plan
7. Photo Copy of Village Extract No.2 in favour of Mr.Hardik Ishavarbhai Patel (Khanushiya) dated 11/05/2021.
8. Photo Copy of Village Extract No.7/12 & 8-A
9. Photo Copy of Village Extract No.6 with All Record of Rights.

4. Brief History of the property and how the owner/mortgagor has derived title?

1. At the time of Revenue Record promulgation An agriculture land bearing Revenue Survey No.819/1 Land situated in the sim of Palanpur, Tal:- Palanpur, Dist:- Banaskantha, State:- Gujarat was belonged on the name Kaidava Ramabhai Pitamerbhai in revenue record. The Mutation to this effect was recorded in the revenue record of rights vide entry no.652 and the same was certified by competent authority.
2. There after Kaidava Ramabhai Pitamerbhai was died and his real and legal hires names Kaidava Vijaben Wd/o Ramabhai has been entered in above stated property bearing Revenue Survey No.819/1 Land. Thus Kaidava Ramabhai Pitamerbhai name has been deleted in above stated property and Kaidava Vijaben Wd/o Ramabhai became the owners of Revenue Survey No.819/1 Land. The Mutation to this effect was recorded in the revenue record of rights vide entry no.2932 on 28/11/1974 and the same was certified by competent authority.
3. There after Kaidava Vijaben Wd/o Ramabhai was died and his real and legal hires names Kaidava Virchandbhai Becharbhai has been entered in above stated property bearing Revenue Survey No.819/1 Land. Thus Kaidava Vijaben Wd/o Ramabhai name has been deleted in above stated property and Kaidava Virchandbhai Becharbhai became the owners of Revenue Survey No.819/1 Land. The Mutation to this effect was recorded in the revenue record of rights vide entry no.3864 on 21/02/1980 and the same was certified by competent authority.
4. There after Kaidava Virchandbhai Becharbhai was died on 21/08/2004 and his real and legal hires names (1) Kaidava Shileshbhai Virchandbhai (2) Kaidava Vinodbhai Virchandbhai (3) Kaidava Hiraben Virchandbhai (4) Kaidava Lakhuben Virchandbhai (5) Kaidava Varshaben Virchandbhai (6) Kaidava Bhagvatiben Virchandbhai has been entered in above stated property bearing Revenue Survey No.819/1 Land. Thus Kaidava VirchandbhaiBecharbhai name has been deleted in above stated property and (1) Kaidava Shileshbhai Virchandbhai (2) Kaidava Vinodbhai Virchandbhai (3) Kaidava Hiraben Virchandbhai (4) Kaidava Lakhuben Virchandbhai (5) Kaidava Varshaben Virchandbhai (6) Kaidava Bhagvatiben Virchandbhai became the owners of Revenue Survey No.819/1 Land. The Mutation to this effect was recorded in the revenue record of rights vide entry no.8721 on 22/09/1994 and the same was certified by competent authority.



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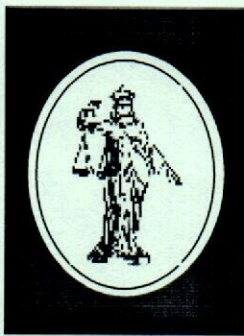
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5. There after (1) Kaidava Lakhuben Virchandbhai (2) Kaidava Varshaben Virchandbhai (3) Kaidava Bhagvatiben Virchandbhai have waived their legal rights in above stated property bearing Revenue Survey No.819/1 Land. Thus their name has been deleted in above stated property. The Mutation to this effect was recorded in the revenue record of rights vide entry no.8722 on 22/09/2004 and the same was certified by competent authority.
6. There after Revision Survey in Palanpur Village. That as per said revision survey Revenue Survey No.819/1 Land has been converted in New Revenue Survey No.1347 Land by order of Prant office Palanpur bearing its order No.Jamin/Re-Survey/Promulgation/Palanpur/Vashi.6452/17 dated 01/07/2017. The Mutation to this effect was recorded in the revenue record of rights vide entry no.24761 on 01/07/2017 and the same was certified by competent authority.
7. There after said property said property An Agriculture land bearing Revenue Survey No.1347 (3-09-28, Hectare-Are-Sq.Meter) Land Paiki 1-06-88, Hectare-Are-Sq.Meter land situated in the sim of Palanpur, Tal:- Palanpur, Dist:- Banaskantha, State:- Gujarat sold by (1) Kaidava Shileshbhai Virchandbhai (2) Kaidava Vinodbhai Virchandbhai (3) Kaidava Hiraben Virchandbhai to (1) Patel Rameshchandra Virabhai (10 % Share Part) (2) Khanushiya (Patel) Hardik Ishavarbhai (30 % Share Part) (3) Patel Ranchhodbhai Narsinhbhai (25 % Share Part) and (4) Patel Dipenkumar Rameshkumar (35 % Share Part) by registered sale deed vide serial index no.5631/2018 dated 31/07/2018. Thus (1) Patel Rameshchandra Virabhai (10 % Share Part) (2) Khanushiya (Patel) Hardik Ishavarbhai (30 % Share Part) (3) Patel Ranchhodbhai Narsinhbhai (25 % Share Part) and (4) Patel Dipenkumar Rameshkumar (35 % Share Part) became the jointly owner's of Revenue Survey No.1347/Paiki 2 (1-06-88, Hectare-Are-Sq.Meter) land. The Mutation to this effect was recorded in the revenue record of rights vide entry no.25501 on 31/07/2018 and the same was certified by competent authority.
8. There after said property Revenue Survey No.1347/Paiki 2 (1-06-88, Hectare-Are-Sq.Meter) land has been converted in Non Agriculture land for Multi Purpose by order of Honorable Collector, Banaskantha, Palanpur bearing its order No.CB/NA/BANASKANTHA/PALANPUR/1347/P2/996563/2018 dated 21/12/2018 and also lay out plan residential purpose approved by same authority.
9. There after said property said property Non Agriculture land bearing Revenue Survey No.1347 (3-09-28, Hectare-Are-Sq.Meter) Land Paiki 1-06-88, Hectare-Are-Sq.Meter land situated in the sim of Palanpur, Tal:- Palanpur, Dist:- Banaskantha, State:- Gujarat sold by (1) Patel Rameshchandra Virabhai (10 % Share Part) (2) Patel Ranchhodbhai Narsinhbhai (25 % Share Part) (3) Patel Dipenkumar Rameshkumar (35 % Share Part) to Mr.Hardik Ishavarbhai Patel (Khanushiya) by registered sale deed vide serial index no.3265 dated 20/03/2021. Thus Mr.Hardik Ishavarbhai Patel (Khanushiya) became the owner's of Revenue Survey No.1347/Paiki 2 (1-06-88, Hectare-Are-Sq.Meter) land. The Mutation to this effect was recorded in the revenue record of rights in village extract no.2 and the same was certified by competent authority.

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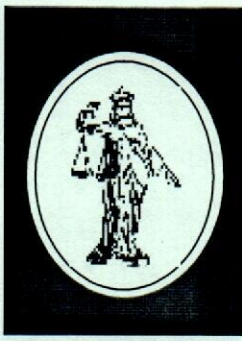
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10. There after said property Non Agriculture Residential Purpose land out of Revenue Survey No.1347/Paiki 2, total admeasuring 9346-50 Sq.Meter land divided in various residential plots.
11. There after Palanpur Area Development Authority (PADA) has been granted permission for construction for Residential and Commercial Purpose by its permission dated 11/06/2021 & 29/06/2021 and also building plan approved by same authority.
12. That as per above discussion The Non Agriculture Residential Purpose Property out of Revenue Survey No.1347/Paiki 2 (Old Survey No.819/1), total admeasuring 9346-50 Sq.Meter situated in the situated in the sim of Palanpur, Tal:- Palanpur, Dist:- Banaskantha, State:- Gujarat registered on the name of **Mr.Hardik Ishavarbhai Patel** in revenue record till today.

5. Other Legal Provisions:-

1. Whether provisions of Urban and Ceiling Act are applicable? **Not Applicable**
2. Whether property to be given as security to any Minor's claim? **Not Applicable**
3. Whether the property is affected by any revenue and tenancy regulations? **Not Applicable**
4. Whether the user land has been converted in to non-agricultural for residential use by The order of the competent authority? **YES**
5. Whether up to date tax / lands revenue has been paid on the property? **Yes**
6. Whether all original documents for last 13 years have been scrutinized? **YES**
7. Whether required documents are available for creating mortgage? **YES**
8. Whether all previous owners had the right / competency to transfer the property? **YES**
9. Whether proposed mortgage by deposit of title deeds is possible? **YES**
10. Whether the property has been transferred / to be transferred by a POA holder of the Original land owner in favour of the loan applicant? **NO**
11. Whether POA holder of original land owner has/had authority under POA? **NO**
12. Whether the POA as recorded in 5.11 is registered? **NO**
13. What is the tenure of the land if it leased? ____ years (Remaining period):- **Not Applicable**
14. Whether the land is Adivasai (Tribal) land? **NO**
15. Whether the land / property is joint family property? **NO**
16. Are the land / property/flat subject to any reservations/acquisitions/requisitions?
No any restriction
17. Weather search report is obtained and submitted? **YES**
18. Whether the builder is private / limited company:- **Not Applicable**
19. Whether ROC search report is carried out? **Not Applicable**
20. Whether any charge/mortgage is created on the project/property/flat/apartment? **No**



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21. If mortgage/ charged; name of the bank /Financial Institution:- **Not Applicable.**
22. Whether NOC/Release letter obtained or Not? **Not Applicable**
23. Whether Provision of SEARFEASI Act-2002 applicable ? **Yes**

6. Searches in the Office of Sub Registrar of Assurance:

I have made search 1992 to 2021 i.e 30 Years., Vide application no.4996 E-receipt No.2021083013169 dated 31/08/2021 at sub registrar office Palanpur and have not found any Charge/Encumbrance/Mortgage on above stated property.

7. Conclusion and Recommendations:

In case of creation of Mortgage by Deposit of title deeds, the documents mentioned in schedule-I would create a valid and enforceable mortgage, which would be enforceable in the Court of Law. The Mortgager has absolute, clear and Marketable title over the Schedule property.

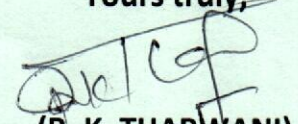
8. Certificate:

It is certified, on the basis of search made in the office of concerned Sub Registrar office Palanpur and the document given by the company, that the said immovable property is free from all sort of registered encumbrances and not subject to any dispute and chain of title is complete and **Mr.Hardik Ishavarbhai Patel** holds a clear title of the same is capable to create security by way of Mortgage creation

Certificate of genuineness of title deeds

Mr.Hardik Ishavarbhai Patel propose to has created charge over the immovable properties, situate at Palanpur more particularly described in the Annexure I hereto (collectively "Property") in favour of Any Bank of Financial Institution. The Property is situated within the jurisdiction of the Sub-Registrar of Assurances at Palanpur.

Yours truly,


(R. K. THARWANI)

Panel Advocate of the Bank

Place:-Palanpur.

Dated:-31/08/2021

Enclosure: Original Search fee receipt & Encumbrance Certificate dated 31/08/2021.