

# AMOL KUMAR EKHELKAR, ADOVCATE BIDAR,

Mobile No. 9448127392

Date: 27-12-2024

## TITLE INVESTIGATION REPORT

To

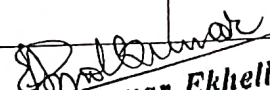
The Branch Manager,  
Bank of Maharashtra,  
Branch Bidar

### LEGAL OPINION

- 1) Sub: - Title report on properties owned by Shri/Smt. RAM DULAR SON OF DOOTHNATH, SY.NO. 5/2 SAMTA COLONY NEAR VINAYAK MARKET NAKHATE NAGAR CHINCHWADGAON CHINCHWAD THERGAON PUNE M.S.( Now at 16-1-77, Allamprabhu nagar, Gumpa, Bidar)
- 2) Ref: - Your Letter No. \_\_\_\_\_
- 3) Name of the Branch: - BANK OF MAHARASTRA, BRANCH BIDAR
- 4) Name of the borrower:- RAM DULAR SON OF DOOTHNATH, SY.NO. 5/2 SAMTA COLONY NEAR VINAYAK MARKET NAKHATE NAGAR CHINCHWADGAON CHINCHWAD THERGAON PUNE M.S.(NOW AT 16-1-77, Allamprabhu nagar, gumpa Bidar)

### 5) Description of Documents scrutinised

Sr. No	Date of Document	Details of registration of Document / Conveyance	Place Sub-Reg d. Office	Whether document is original / certified /true copy /photo copy	Remarks
01	13-12-2022	Registered Agreement of sale bearing document No. 11084/2022-2023 executed by Mohammed Gous s/o Mohammed Habib Sab and Mohd. Shaukat Ali s/o Mohd. Hakeem Ali in favour of Ratikanth s/o Marutheppa and Tukaram s/o Sidramappa in respect of Land syno. 60/1 total measuring 10 acres to the extent of 09 acres 13 guntas situated at village Gornalli-B	Bidar	Certified	
02	24-03-2023	Proceedings of Deputy Commissioner Bidar vide order in file No. 477302 regarding conversion of land sy.no. 60/*1 measuring 10 acres in to NA Residential purpose.	Bidar	Original	
03	08-02-2024	Registered sale deed bearing document No. BDR-1-13415/2023-2024 executed by Ratikanth s/o	Bidar	Original	

  
Amolkumar Ekhelkar  
ADVOATE BIDAR

		Dular s/o Doothnath in respect of Residential Open Plot No. 119 assigned with GP No. 7/486/119, Eswattinna No. 150600402800223278 admeasuring East West 12 meters and North South 09 meters total 108 square meters located in the approved layout of land sy.no. 60/*/1 of village Gornalli-B			
04	29-05-2024	Digital Khata in respect of Residential Open Plot No. 119 assigned with GP No. 7/486/119, Eswattinna No. 150600402800223278 admeasuring East West 12 meters and North South 09 meters total 108 square meters located in the approved layout of land sy.no. 60/*/1 of village Gornalli-B on the name of Ram Dular s/o Doothnath	Bidar	Original	
05	12-12-2024	Online Encumbrance certificate for the period from 01-04-2004 to 12-12-2024	Bidar	Original	
06		Documents verification receipt	Bidar	Original	

#### 6) Description of Property/properties

Sr. No.	Name of the owner/ Mortgag or	Extent of area(in acres/he c)	Survey No./ Gut No./CST No. / House no.	Is property leasehold/ freehold/Go vt. Grant etc.	Nature of Property i.e. residential , commerci al, industrial or Agril. etc.	Location	Boundari es
01	Ram Dular	108 square meters	GP No. 7/486/119	Free Hold	Residentia l	Approve d layout of land sy.no. 60/*/1 Gornalli-B	As shown below

#### Plot No. 20

East:- Plot No. 137

West:- 09 meter road

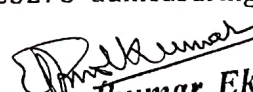
North: Plot No. 118

South: Plot No. 120

#### 7) Trace of Title/ History of Passing of title. Details of antecedent title deeds

(Tracing the party's title for 30years. Adv. should submit the Receipt of the amount of fees deposited by him with Sub Registrar. Last 30 years search should be taken and given the chain of title of the property proposed to be mortgaged.)

Here the property under scrutiny is the Residential Open Plot No. 119 assigned with GP No. 7/486/119, Eswattinna No. 150600402800223278 admeasuring East

  
Amolkumar Ekhelkar  
ATTORNEY BIDAR

West 12 meters and North South 09 meters total 108 square meters located in the approved layout of land sy.no. 60/\*/1 of village Gornalli-B. I have verified the records since 2004 to till today which are quite sufficient to trace the title of the property.

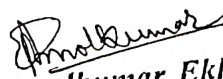
Originally the land sy.no. 60/1 totally measuring 10 acres 00 guntas situated at village Gornalli-B was previously purchased by one Mohammed Gous and Mohammed Shaukat Alui from its previous owner under the registered sale deed bearing document no. 7424/2022-2023 dated 06-07-2022 and their names are appearing in the revenue records as joint owners and possessor. Further on perusal of the registered agreement of sale bearing document No. 11084/2022-2023 dated 13-12-2022 it reveals that the said Mohammed Gous and Mohammed Shaukat Ali have jointly sold out the land sy.no. 60/1 measuring 10 acres 00 guntas to the extent of 09 acres 13 guntas of village Gornalli-B Taluka and District Bidar in favour of Ratikant s/o Marutheppa and Tukaram s/o Sidramappa.

Further on perusal of the Proceedings of Deputy Commissioner Bidar vide order in file No. 477302 dated 24-03-2023, it clearly discloses that Mr. Mohammed Gouse and Mohammed Shaukat Ali have filed application for conversion of the above said land sy.no. 60/\*/1 measuring 10 acres 00 guntas of village Gornalli-B in to non agriculture residential layout and accordingly got converted the same and obtained the layout approval order sketch dated 08-04-2023.

Based on the above said layout map, the owner of the Residential Open Plot No. 119 assigned with GP No. 7/486/119, Eswattinna No. 150600402800223278 admeasuring East West 12 meters and North South 09 meters total 108 square meters located in the approved layout of land sy.no. 60/\*/1 of village Gornalli-B being in urgent pressing need of money have sold out the same in favour of Ram Dular s/o Doothnath under the registered sale deed bearing document No. BDR-1-13415/2023-2024 dated 08-02-2024 and accordingly the Gram Panchayat authorities sanctioned the Mutation No. 04 dated 29-05-2024 and issued the Digital Khata assigned with GP Number and E-Swattinna Number. Since the date of sanction of mutation the name of borrower is appearing as owner and possessor of the Residential Open Plot No. 119 assigned with GP No. 7/486/119, Eswattinna No. 150600402800223278 admeasuring East West 12 meters and North South 09 meters total 108 square meters located in the approved layout of land sy.no. 60/\*/1 of village Gornalli-B.

In order to cross verification of the title documents, I have personally obtained the certified copy of the same from Sub Register Office Bidar and I do not find any difference in title documents.

Therefore in view of the above said documentary evidence I am of the opinion that the property under scrutiny is the exclusive property of the borrower and he can very well mortgage the property in favour of the financial institution / bank by way of REGISTERED EQUITABLE MORTGAGE MEMORANDUM OF DEPOSIT OF TITLE DEEDS.

  
**Amolkumar Ekhelkar**  
MAGISTRATE BIDAR



Condition:-1) To, obtain Original Sale deed bearing document No. 7424/2022-2023 dated 06-07-2022

2) To obtain the Layout map of sy.no. 60/\*/1

**8) Encumbrance if any - ( Narrate what indicates on the property documents)**

I have perused the Encumbrance certificate for the period from 01-04-2004 to 12-12-2024 in respect of Residential Open Plot No. 119 assigned with GP No. 7/486/119, Eswattinna No. 150600402800223278 admeasuring East West 12 meters and North South 09 meters total 108 square meters located in the approved layout of land sy.no. 60/\*/1 of village Gornalli-B, it show that the property is free from all encumbrances and charges.

**9) Evidence of possession:-**

(Findings on documents and revenue records, details of property tax, land revenue, society maintenance charges or any other statutory dues paid up to date or payable.)

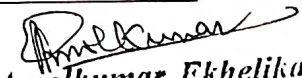
Registered sale deeds, Mutation Copy, Digital Khata and up to date tax paid receipt evidencing the possession of the borrower over the property under scrutiny.

**10) Documents required to be obtained for Mortgage by deposit of title deeds:-**  
**(Originals should be verified)**

**1. Original Sale Deeds as mentioned in the description of documents**

**Detailed information about property to be mortgaged:**

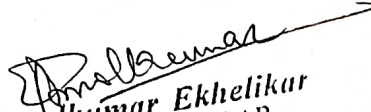
Details	Remark
1. Whether the documents of title given raise any doubts or suspicion.	No
2. Have the title deeds has been compared with those at registrars office and particulars tally.	Yes
3. Whether the party has an absolute, clear and marketable title over the property/properties proposed to be mortgaged?	Clear and Marketable title over the property and the property proposed to Registered Equitable Mortgage by way of M.O.D.T
4. Whether the party can execute valid simple mortgage or Equitable mortgage in favour of the Bank?	Yes
5. Whether any of the property intended to be given by way of mortgage is subject to any minor's or any other claims? If yes, state whether requisite permission from the court has been obtained and produced?	No
6. Whether the property proposed to be mortgaged is subject to the provisions contained under any special enactment /local laws. State implications of such enactment on the charge proposed to be created?	No
7. Whether property to be mortgaged is coming under any restrictions on transfer or required permission/ consent	No
8. Whether provisions of urban ceiling Act are applicable? If applicable whether permission obtained?	Not applicable
9. Whether the property is affected by any revenue and Tenancy Regulations?	No.
10. Whether the user land has been converted under land revenue law? Whether N.A. Permission /change of user permission is obtained ?	Yes
11. Whether required documents are available for creating valid equitable mortgage?	Yes
12. What is the tenure of land? (In case of Lease Property) and whether the Lessor has given his permission to mortgage the land in favour of Bank of Maharashtra	Not applicable

  
Anilkumar Ekhelikar

13. Whether the land is adiwasi (Tribal) Land?	Not applicable
14. Whether the land is "B" Tenure property?	Not applicable
15. Whether the land /property is joint family property? If yes are other joint owners ready to mortgage their share or give consent for mortgage by borrower?	Not applicable
16. Whether any prohibitory order from Income Tax/ Wealth Tax or other authorities?	Not applicable
17. Is land/ property subject to any reservations/ acquisitions/ requisitions?	Not applicable
18. Whether plans for constructions are sanctioned?	Yes
19. Whether Commencement certificate issued?	Yes
20. Whether Completion certificate obtained?	Yes
21. Whether there are any restriction from Corporation such as "education Zone", "Green Zone" Etc.?	No
22. Is the land taken on lease from MIDC? If yes whether MIDC has given it's consent to mortgage the said property and whether tripartite agreement is executed?	Not applicable
23. In case of companies / societies / associations / trust whether:	Not applicable
a. Memorandum /byelaws of the company / society/ association authorize to offer it's property(ies) as security.	Not applicable
b. Requisite resolutions have been duly passed by the Company/society/ Association permitting mortgage of the properties in favour of the Bank.	Not applicable
c. Such resolution sets out the names of the persons who are authorized to create charge over the properties.	Not applicable
d. Resolution u/s 293 (i) (a) and 293 (i) (d) of Companies Act have been passed.	Not applicable
e. Details of the properties together with the documents are mentioned under such resolutions.	Not applicable
f. In case of public limited companies, certificate of commencement of business has been obtained and affixation of common seal is necessary in terms of Articles of Association.	Not applicable
g. In case of Public Charitable Trust whether permission of Charity Commissioner for borrowing and mortgaging trust property is obtained and conditions stipulated if any.	Not applicable
24. In case of devolution of property by a will / succession,	Not applicable
a. Whether probate of will / succession certificate / Letters of Administration obtained? Details thereof.	Not applicable
b. If probate / succession certificate / Letters of Administration not obtained, then how the mortgagor proposes to prove the title?	Not applicable
c. The safeguards suggested to ensure title to the property offered as security.	Not applicable
25. Whether the title deeds perused are in conformity with the search taken.	Yes
26. Whether the chain of title is complete without any missing links?	Yes
27. Whether any other documents to be obtained/ compliance to be made so as to create valid mortgage?	No

### Certificate of title and No encumbrance

I have examined the original title deeds relating to the property/ies situated at Bidar and offered as security by way of Equitable Mortgage. I have also taken a search with the Sub-Registrar of Assurances & Record of Rights for last 30 years (Original fee receipts enclosed). I certify that Shri/ Smt. RAM DULAR SON OF DOOTHNATH, SY.NO.

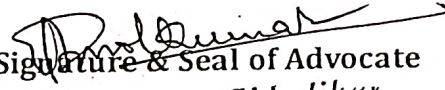
  
Ramkumar Ekhelikar  
BIDAR

5/2 SAMTA COLONY NEAR VINAYAK MARKET NAKHATE NAGAR CHINCHWADGAON

CHINCHWAD THERGAON PUNE M.S. has/have an absolute, clear and marketable title over the property/ies shown above. I further certify that the documents of title referred to under the opinion are perfect evidence of right, title and interest of the borrower / mortgagor and that if the said equitable mortgage by deposit of title deeds created in the manner required by law, it will satisfy the requirements of creation of simple mortgage/equitable mortgage.

Date:-27-12-2024

Place: -BIDAR

  
Signature & Seal of Advocate  
**Amolkumar Ekhelikar**  
ADVOCATE, BIDAR



# AMOL KUMAR EKHELIKAR, ADOVCATE BIDAR,

Mobile No. 9448127392

Date: 27-12-2024

## ANNEXURE II

### SUMMARY LEGAL TITLE SEARCH REPORT TO BE SUBMITTED BY THE EMPANELLED ADVOCATE ALONGWITH DETAILED REPORT

(ON LETTER HEAD OF ADVOCATE)

Summary Title Search report on properties owned by Shri/Smt RAM DULAR SON OF DOOTHNATH, SY.NO. 5/2 SAMTA COLONY NEAR VINAYAK MARKET NAKHATE NAGAR CHINCHWADGAON CHINCHWAD THERGAON PUNE M.S.

Sr. No.	Particulars	Compliance
1	Name of the Branch	MAHARASTRA BANK BIDAR BRANCH
2	Name of the Borrower	RAM DULAR SON OF DOOTHNATH, SY.NO. 5/2 SAMTA COLONY NEAR VINAYAK MARKET NAKHATE NAGAR CHINCHWADGAON CHINCHWAD THERGAON PUNE M.S.
3	Name of the Advocate/Firm	AMOL KUMAR EKHELIKAR
4	Searches made with Registrar of Conveyance, Revenue Records and Municipality / Corporation record and verified	YES
5	Description of Property/properties/Nature of Title	Residential Open Plot No. 119 assigned with GP No. 7/486/119, Eswattinna No. 150600402800223278 admeasuring East West 12 meters and North South 09 meters total 108 square meters located in the approved layout of land sy.no. 60/* /1 of village Gornalli-B
a)	Name of the owner/Mortgagor as per title deed	RAM DULAR SON OF DOOTHNATH, SY.NO. 5/2 SAMTA COLONY NEAR VINAYAK MARKET NAKHATE NAGAR CHINCHWADGAON CHINCHWAD THERGAON PUNE M.S.
b)	Extent of area (in acres/hectors/sq.mtrs/sq.ft)	1200 square feet
c)	Survey No./Gut No./CST No./House No.	Residential Open Plot No. 119 assigned with GP No. 7/486/119, Eswattinna No. 150600402800223278
d)	Boundaries of Plot	East:- Plot No. 137 West:- 09 meter road North: Plot No. 118 South: Plot No. 120
e)	Type of Land	Approved Layout
f)	Nature of Property	Residential
g)	Location	Gornalli-B Village Bidar
h)	Appears in Land Acquisitions / requisitions / reservations	No
i)	Plans for constructions are sanctioned	Yes
j)	Taxes paid up to date	Yes
k)	Trace of Title / History of passing of title deed (Details of antecedent of title deeds)	Traced from original owner to till borrower
l)	Encumbrance Status	As per EC

I have examined the original title deeds relating to the property/ies situated at GORNALLI -B and offered as security by way of Simple Mortgage / Equitable Mortgage. I have also taken search with the Sub-Registrar of Assurances & Record of Rights for last 20 years (Original fee receipts enclosed).

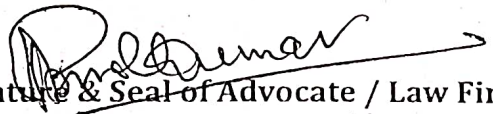
I certify that Shri /Smt./M/s RAM DULAR SON OF DOOTHNATH, SY.NO. 5/2 SAMTA

*Amol Kumar Ekhelikar*  
AMOL KUMAR EKHELIKAR  
ADVOCATE, BIDAR

COLONY NEAR VINAYAK MARKET NAKHATE NAGAR CHINCHWADGAON CHINCHWAD  
THERGAON PUNE M.S. has / have an absolute, clear and marketable title over the property/ies  
shown above. I further certify that the documents of title referred to under the opinion are perfect  
evidence of right, title and interest of the borrower / mortgagor and that if the said Equitable  
Mortgage by deposit of title deeds created in the manner required by law, it will satisfy the  
requirements of creation of Equitable Mortgage.

Date :-27-12-2024

Place:- BIDAR

  
Signature & Seal of Advocate / Law Firm  
**Amolkumar Ekhelkar**  
ADVOCATE  
H.No.8-9-270/A-81  
Guru Nanak Colony  
BIDAR-585401  
Cell:9448127392