SHAMBULING. M. DHUMANSURE
B.A., LL.B
ADVOCATE

Mobile No. 9611444484
Off. Near Thair Maidan
Humnabad Dist Bidar.
Legal Advisor to
CANARA BANK BR. HUMNABAD.

Dated; 10-09-2014

SCRUTINY OF TITLE DEEDS
CHECK LIST

1.	Name of the Bank/ Branch which Sought opinion.	:	Canara Bank Br. Humnabad.
2.	Name and address of the Advocate	:	Shambuling M. Dhumansure B.A.LL.B Advocate Humnabad.
3.	Name and address of the loan applicant	:	Priya Thakur D/o Yuraj singh, R/o Hudgi Tq. Humnabad.
4.	Name and address of the person who is the present owner of the properties.		-do-
5.	If loan applicant is different from the Present owner of the property, is Arranged to be given on security By the owner loan applicant.	:	Loan applicant is the owner of the property.
6.	Description of property (Give full Details like sl.no. , extent, name of Village and Taluka and District If it contains buildings give door Number of the building.	:	Described in Appendix -I
7.	What are the documents perused to Verified title ? least them serially And chronologically .	:	Listed in Appendix-I
8.	Whether they are original, Xerox Copies, registration copies, true Copies, state with reference to Each documents.	:	Stated against each documents in Appendix-I
9.	What is the nature of title of the Owner i.e., tenancy right, full Ownership, occupancy right, Possessory right or any other types Of right, clarify if the title is less Then full ownership i.e., tenancy Right etc, whether consent of land Lord or any person require? is It obtained ?.	:	Full ownership right,

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10.	Trace briefly the history of property As can be made out from the listed Documents. Is the title tainted by Any possible claim of minors etc.	: :	Please see items III, IV, V & VI in Appendix-I.
11.	Whether the latest deed and Immediately various title deeds are available in original. If not, give reasons.	:	No
12.	Whether building tax, land Revenue Or tax has been paid up to date. If Not paid give reasons.	:	Paid
13.	Whether any dues recoverable as Arrears of land Revenue are outstanding? A no due certificate from Revenue Department should be produced.	:	No
14.	Whether sales tax/ income tax arrears Subsists? Is mortgagor a sales tax/ Income tax assessee?	:	Be ascertain from the borrower.
15.	Whether the land is affected by Revenue and tenancy legislations? If so, how and to what extent and The remedy if any?	:	Not applicable.
16.	Whether the land has been converted Under the Land Revenue Act ? if not Required give reasons.	:	Yes, the property is situated in old locality of village Hudgi.
17.	Whether urban land (ceiling and Regulations) act effects title ? If so , In what manner?	:	Not applicable.
18.	Is there any special enactments which Is applicable to the property and Effecting the title.	:	No
19.	Whether the proposed mortgage by Deposit of title deeds is possible? If so, What are the documents to be deposited And at which place ? If deposit is not Possible can there the simple or any Other mode of mortgage.	:	Yes, Equitable mortgage is advised.
20.	What is the resultant of perusal of Encumbrance certificate (or search Report) on the title to the property In question.	:	The property is free from encumbrances/charges.
21.	Any other special aspects relating to The quality of title to property under Consideration.	:	No

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22.	Do you rule out the possibility of Subsisting equitable mortgage on The property. If not why you rule Out subsisting equitable mortgage, Should be given.	:	Yes, I rule out the possibility of subsisting equitable mortgage on the property, as the original sale deed is with the applicant.
23.	Do you certify that title is clear and Marketable, free from encumbrances Claim of minors and provisions of Special enactments, like urban land (ceiling and regulation) act and tenancy Laws and attachment order and court Litigations effecting title. If the Certificate is qualified , such qualification Is to be specified.	:	Yes, certificate is issued.
24.	Whether the owner is in possession Of property in question? On what Basis do you certify this aspects.	:	The applicant is in possession of the property which revealed From the Assessment register.
25.	If the owner is company partnership Firm, Trust, Temple, Wakf or other Legal person, how title is affected By its rules or Bye laws or by trust Act, wakf Act etc.	:	Not applicable.
26.	If property to be mortgage is a flat/ Apartment in residential or commercial Complex, how for independent title Is insured and how the enjoyment of Common areas and facilities or Insured to the flat taker (mortgagor). What is the nature of document of Title no available.	:	Not applicable.

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APPENDIX- I
SCRUTINY REPORT

I. Description of documents scrutinized

Sl.No.	Date of documents	Name of the documents	Whether original/ Certified/ True copy/ Photo state copy.
01.	20-08-2014	N.D.C. from S.B.H. Br. Humnabad, S.B.I. Br. Humnabad, Corporation Bank, Manik Nagar P.K.G.B. Br. Humnabad, D.C.C. Bank Br. Humnabad, Syndicate Bank Br. Humnabad, S.B.M. Br. Humnabad, and S.B.H. Br. Hudgi.	Original.
2.	05-02-2014	Regd. Sale deed document no. 7119/13-14 Alongwith map.	Original.
3.	15-04-2014	Copy of mutation issued by G.P. Hudgi	Certified.
4.	2014-15	Copy of Assessment register issued by G.P. Hudgi ,	Certified.
5.	16-08-2014	Tax paid receipts (3)	Original.
6.	06-09-2014	Construction permission with approved map Issued by G.P. Hudgi.	Original.
7.	06-09-2014	No objection certificate issued by G.P. Hudgi	Original.
8.	25-08-2014	Encumbrance certificate for 15 years	Original.
9.	10-09-2014	Sworn affidavit of applicant	Original.

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Advocate, Reg. No. KAR/3168/97
Humnabad Dist. Bidar

II. Description of the property

Item No.	Land sy.no.	Extent	Location	Boundaries

Open plot bearing G.P. No. 1-109(B) ad-measuring East west 20' and North south 21'-6" Situated at village Hudgi Tq. Humnabad Dist Bidar, having the boundaries as under;

East :- Bagsai ,
West :- Public road ,
North :- House of Dr. Sardar .
South :- House of Kamakshi Devi Malshetty ,
Boundaries are given as per registered sale deed .

III. Tracing of title.

On careful perusal of the documents referred to above, which pertain to the open plot Under scrutiny and they reveal that the said open plot was owned and possessed by Sri. Arjun S/o Bhimanna Lohar of Hudgi. The applicant has purchased the said plot from said Arjun for the consideration amount of Rs. 30,000/- through registered sale deed document no. 7119/13-14 dated; 05-02-2014. On the basis of the said registered sale deed the Gram panchayat authority have sanctioned the mutation in the name of applicant and her name is entered in Assessment register as owner and possessor through mutation dated; 15-04-2014. Thus the applicant has acquired title over the open plot under scrutiny and she has got good, clear and perfect marketable title over the said plot.

That the applicant has submitted her sworn affidavit and stated that there are no any minors having claims over the above said plot , and she is raising loan for her legal necessities .

IV. Encumbrance

The encumbrance certificate dated; 25-08-2014 reveals one transactions of sale made by previous owner Arjun S/o Bhimanna Lohar infavour of applicant vide document no. 7119/13-14. There are no any transactions made in respect of the plot under scrutiny made during the last 15 years. Thus it is clear that the plot under scrutiny is free from encumbrances for last 15 years i.e., from 01-04-2000 to 19-08-2014.

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Advocate KAR/3193/07
Humnabad Dist. Bidar

V. Evidence of possession.

The Assessment register and other documents referred in item no.I of Appendix-I reveals that the applicant is in possession of the said house under scrutiny.

VI. Certificate of title.

a. Whether the party has an absolute clear And marketable title over the property Proposed to be mortgaged.	:	Yes,
b. Whether the party can create valid simple/ Equitable mortgage infavour of the Bank.	:	Equitable mortgage can Be created.
c. Whether the property intended to be given By way of mortgage is subject to any Minor or other claim.	:	No.

APPENDIX-II
CERTIFICATE

I have gone through the above documents produced with respect of the property detailed above, offered as security by way of registered mortgage and that the documents referred to above are perfect evidence of title and that if a registered mortgage is created in the manner required by law, it will satisfy the requirements of creation of mortgage and I further certify that ;-

a) There are no prior mortgages or charge over above property and it is not subject to any liabilities.
b) The provisions of urban , ceiling act is not applicable,
c) The holding/ acquisition is in accordance with the provisions of the land Reforms Act.
d) The mortgage, if created, will be available to the Bank for the intended liability of the borrower Priya Thakur D/o Yuraj singh R/o Hudgi Tq. Humnabad

I certify that Smt. Priya Thakur D/o Yuraj singh R/o Hudgi , has a clear valid and marketable title to the plot under scrutiny.

OBSERVATIONS

27. The loan applicant has to create Equitable mortgage over the property under scrutiny, be registered in the office of Sub Registrar Humnabad.

Shambuling .M. Dhumansure
Advocate, Humnabad.

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Advocate KAR/3193/07
Humnabad Dist. Bidar

SEARCH CERTIFICATE

To,
The Manager
Canara Bank
Br. Humnabad.

Place :Humnabad.
Dated;- 10-09-2014

Sub ;- Verification of records of plot bearing G.P.No. 1-109(B)
Situated village Hudgi belonging to
Smt. Priya Thakur D/o Yuraj singh R/o Hudgi Tq. Humnabad.

This is to certify that I have visited to the Sub Registrar office Humnabad, and searched the details of above said property reveals one transactions of sale made by previous owner Arjun S/o Bhimanna Lohar infavour of applicant vide document no. 7119/13-14. There are no any transactions made in respect of the plot under scrutiny made during the last 15 years. Thus it is clear that the plot under scrutiny is free from encumbrances for last 15 years i.e., from 01-04-2000 to 19-08-2014.

Hence certified.

Yours

Shambuling .M. Dhumansure
Advocate, Humnabad.

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