Bhadresh M Choksi
Advocate, Timba Street,
Rajpipla 393145 Dist: Narmada
Mob - 9427145748

BHADRESH M. CHOKSI
ADVOCATE
Rajpipla,
Dist.Narmada.

APPENDIX II

CHECKLIST FOR THE GUIDANCE OF THE ADVOCATE FOR SUBMISSION OF LEGAL SCRUTINY REPORT

Sr. No		Particulars	Remarks
1		Nature of title (Ownership/lease hold/occupancy/ Govt. grant/allotments etc.)	Ownership
2		If leasehold, whether	N.A
	A	(a) Leasehold is duly stamped and registered	N.A
	B	(b) Lessee is permitted to mortgage the leasehold right	N.A
	C	(c) Duration of the lease / unexpired period of lease	N.A
	D	(d) If , a sublease, check the lease deed infavour of lessee as to whether lease deed permits sub lessing and mortgage by sub lessee also	N.A
3		If Govt .grant /allotment / lease cum sale agreement, whether	N.A
	A	grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions	N.A
	B	The mortgagor is competent to create charge on such property.	N.A
4		If, Occupancy right, whether	
	A	(a) Such right is heritable and transferable	Yes
	B	(b) Mortgage can be created	Yes
5	A	(a) Whether provisions of Urban Land Ceiling Act applicable / permission obtained.	N.A
	B	(b)Wether NOC under Income Tax Act is required/ obtained.	N.A
	C	(c) Whether records with the Registrar of Assurances verified (if applicable)	N.A
6		Whether there are claims from Minor's and his/their interest in the property/ies Specify the share of minor's with name.	N.A
7		In case of Agricultural land, the position regarding creation and enforceability with regard to local laws.	No
8		In case of conversion of Agricultural land, for commercial purposes whether requisite procedure permissions complied with obtained.	NA
9	A	(a) In case of partition/settlement deeds, whether original deed is available for deposit if not the modility/procedure to be followed to create a valid mortgage.	NA
	B	(b)Whether mutation has been effected and the mortgagor is in possession and enjoyment of his share	N.A
	C	(c) Whether the partition is valid in law?	N.A
10	A	(a) In case of partnership firm, whether the property belongs to the firm and registered.	N.A
	B	(b) Whether the person/s creating the mortgage has/have the authority to execute on behalf of the firm.	N.A
11		In case of limited Companies verify the Borrowing Power Resolution authority to create mortgage execution of documents any prior charges with ROC MOA/AOA provision for common seal etc.	N.A
12		In case of Societies /Associations, verify requisite resoluations bye laws powers to borrow encumbrances etc.	N.A
13		In case of POA holder verify the genuineness of POA and the extent of powers whether the POA is property executed/ stamped/ authenticated/enforceable as per the law of the place.	N.A
14		If the property is a flat/apartment of residential/commercial complex verify	
	A	(a)Promoter's/ Land owners title to the land/building	N.A
	B	(b)Whether the flats are developed by the land owner or constructed on joint development basis	N.A
	C	(c)Development agreement /POA	N.A

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	D	(d)Extent of Authority of the Developer/Builder	N.A
	E	(e)Whether the construction is approved by the competent authority	N.A
	F	(f)Independent title verification of the land or building in question	N.A
	G	(g)Agreement of sale (duly registered)	N.A
	H	(h)Whether it is a second/subsequent sale	N.A
	I	(i)Payment of property Stamp duty	N.A
	J	(j)Conveyance in favour of the society/condominium concerned	N.A
	K	(k)Occupancy certificate/allotment letter/ letter of possession	N.A
	L	(l)Membership details in the society etc.	N.A
	M	(m)Share certificate	N.A
	N	(n)NOC from the society	N.A
	O	(o)Latest maintenance charges paid receipt from society	N.A
	P	(p)Whether proportionance share in land in transferred to the mortgagor	N.A
	Q	(q)Documents evidencing possession such as Telephone Bill, Electricity Bill, Tax paid receipt etc.	N.A
	R	(r)Other legal requirements under the local/municipal laws with regard to ownership of fflats/ apartments/building regulations society laws etc.	N.A
15		In case of joint family property and mortgage created for family benefit/legal necessity verify whether major co-larceners have no objection joined in execution, rights of female members minors shares etc.	N.A
16		Genealogical tree is to be drawn up wherever the title has been acquired by succession.	N.A
17		Pending litigations/ court attachments/injunction/ stay orders/ acquisition by the Govt / Local authorities etc if any	N.A
18		Any other matters affecting the proposed creation of mortgage not covered elsewhere.	N.A

BHADRESH M. CHOKSI ADVOCATE Rajpipla, Dist.Narmada.

Yours faithfully,
(B.M.Choksi)
Advocate

Dtd: 03-06-2023

Bhadresh M Choksi
Advocate, Timba Street,
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BHADRESH M. CHOKSI
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APPENDIX III

LEGAL SCRUTINY REPORT

DESCRIPTION OF THE DOCUMENTS SCRUTINIZED:

Sl. No.	Date of Document	Name of Document.	Registration Reference No. of Document with date.	Whether Original/ Certified/True copy /Photostat..
1.	23.05.2017	Registered Sale Deed	514 23.05.2017	Certified copy
2.	23.05.2017	Registration Receipt	514 23.05.2017	Certified copy
3.	23.05.2017	Index II	514 23.05.2017	Certified copy
4.	02.06.2023	Banakhat Executed by Vallabhbhai Pragjibhai Italiyain favour of Patel Rohitkumar Manubhai before Notary Shri K. J. Panchal Regd. No. 3208 Dtd. 02/06/2023	3208 02.06.2023	Original
5.	17.04.2013	N.A. Permission Collector Narmada		Xerox
6.	07.09.2015	Revised N.A.Permission D.D.O.Narmada		Xerox
7.	03.08.2016	Permission u/s. 73 AA		Xerox
8.	05.06.2017	Approved Lay Out Plan and construction permission by Gram Panchayat, Vadiya		Xerox

A. DESCRIPTION OF PROPERTY/PROPERTIES

Item No.	Survey No.	Extent of Area/s	Location	Boundaries	
					(in acres/hectares)
1	Old Block / Survey No. 195/55 New Block / Survey No. 97/55	Plot area 46.90 Sq.Mtrs. COP 34.70 Sq.Mtrs. Aggregating 81.60 Sq.Mtrs.	Plot No. 55	East	Adjoining Block / Survey No. 194
				West	6 Mtrs. Broad road
				North	Plot No. 56
				South	Plot No. 54

B. TRACING OF PARTY'S TITLE FOR THE LAST 13/30 YEARS. IF CONNECTED TITLE DEEDS REVEAL ANY CIRCUMSTANCES OR INCIDENCES, WHICH NECESSITATE FURTHER TRACING OF PARTY'S TITLE, IT SHALL ALSO BE DONE.

The paper mentioned in above para 2 were submitted to me and on perusal of the said document I hereby mention as under :

That our search for last 30 years ranging between 1994 up to 2023 in land and revenue records as wwll as records of the sub registrar village Vadiya, Ta. nandod, Dist. Narmada showed that this agriculture land occupancy and possession of Mamdubhai Chhotabhai Vasava bearing R. S. No. 195 prior No. 1977. Thereafter he died on 20/2/1990 and by way of succession Nanduben widow of Mamdubhai and Somiben daughter of Mamdubhai acquired this land entry No. 1105 dtd. 15/3/91 posted in R.R. Thereafter Nanduben Mamdubhai

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expired on 15/9/2005 and she no legal heirs except Somiben Mamdubhai. So her name deleted from R.R. entry on 1750 dtd. 5/2/2007 posted in R.R. Thereafter Somiben Mamdubhai obtained N.A. permission from collector, Narmada on 17/4/2013. Thereafter Somiben Mamdubhai obtained revised N.A. Permission from D.D.O. Narmada on 7/9/2015 adn also obtained permission for 73AA of Bombay Land Revenue Code on 3/8/2016. Thereafter Somiben sold this N.A. land to Ankitkumar Dilipbhai Agrawal and Rakeshbhai Ramanbhai Patel by Regd. Sale deed vol. No. 936 dtd. 12/8/2016 and entry No. 4358 dtd. 1/9/2016 posted in R.R. Thereafter Ankitkumar Dilipbhai Agrawal Rakeshbhai Ramanbhai Patel the owner of this N.A. Land sold to Vallabhbhai Pragjibhai Italiya by Regd. Sale deed Vol. No. 514 Dtd. 23/5/2017 and the entry is posted in R.R. for the same. Thereafter Vallabhbhai Pragjibhai italiya plotted over this land and obtained Approved Lay Out Plan and construction permission by Gram Panchayat, Vadiya dtd. 5/6/2017 and developed Scheme known as Man Mandir for Residence.

Thereafter among these plots Plot No. 55 Vallabhbhai Pragjibhai Italiya executed Agreement of Sale in favour of **Rohitkumar Manubhai Patel** Regd. No. 3208 Dtd. 02/06/2023.

I confirm that the certified copies of the title deeds have been taken from the sub registrar office, Nandod and the same are completed with recitals in the title deeds.

We state that we had carried out the search in the land and revenue records, as also with the Sub Registrar-Nandod for period ranging between 2007 upto 2023 and found out that there are No reported charge.

As on the date of this report is otherwise found to be clear, marketable and alienable as on the date of this report and can become subject matter to your Bank.

C. **ENCUMBRANCE CERTIFICATE FOR A PERIOD OF 17 YEARS FOR ALL THE ITEMS OF PROPERTIES SUBJECT TO 'C' ABOVE. - DESCRIBED IN PARA(C).**

D. **EVIDENCE OF POSSESSION – FINDINGS ON DOCUMENTS AND REVENUE RECORDS**

Regd. Sale deed Vol. No. 514 Dtd. 23/05/2017

E. **THE DOCUMENTS TO BE DEPOSITED (ORIGINAL/CERTIFIED) FOR CREATION OF VALID AND ENFORCEABLE MORTGAGE AND THE SPECIFIC PERSONS WHO ARE REQUIRED TO CREATE EQUITABLE MORTGAGE/ TO DEPOSIT DOCUMENTS CREATING THE MORTGAGE.**

Regd. Sale Deed to be executed by Vallabhbhai Pragjibhai Italiya in favour of Patel Rohitkumar Manubhai before Sub Registrar Nandod and Regd. Sale Deed, Index II and Redg. Receipt required.

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F. CERTIFICATE OF TITLE SHOULD CLEARLY DISCLOSE:

a. Whether the party has an absolute, clear and marketable title over the property/ies proposed to be mortgaged. : Yes

b. Whether the party can execute valid simple/equitable mortgage in favour of the Bank : **Yes.**

c. Whether any of the property intended to be given by way of mortgage is subject any minor's or any other claims : **No minor interest is involved in any manner in the said property.**

CERTIFICATE TO BE ISSUED BY THE ADVOCATE WHO SCRUTINISED THE DOCUMENTS

I have gone through the original title deeds intended to be deposited relating to the property and offered as security by way of simple/equitable mortgage ad that the documents of title referred to above are perfect evidence of title and that If the said simple/equitable mortgage is created are deposited in the mane required by law, it will satisfy the requirements of creation of simple/registered equitable mortgage and further certify that:

1. I have made a search in the land/revenue records and do not find any adverse features, which would prevent the titleholders from create valid mortgage.
2. I have visited the Registrar/ Sub Registrar's Office on **03/06/2023** and verified the records/details of the property belonging to **Vallabhbhai Pragjibhai Italiya**
3. There are prior mortgages / charges of Canara Bank, Rajpipla whatsoever as could be seen from the encumbrance certificate for the period from **1994 to 2023** pertains to the immovable property/tes covered by the above said title deeds.
4. There are prior mortgages/charges of Canara Bank, Rajpipla the extent of which are the to be cleared or satisfied by complying with the following: **No.**
5. There are claims from minor is and his /their interests in the property to the extent of specify the share of the minor/s with name). **No.**
6. The undivided share of the minor /s is (whether there is a claim or not (specify the share of minor/s). **No.**
7. The property/ies is/are subject to the payment of **Rs. 0.00** the liability that is fastened on the property/les). (specify)
8. Provisions of Urban Land Ceiling Act are not applicable permission obtained.N.A.
9. Holding/acquisition is in accordance with the provisions of the Land Reform Act. **N.A.**

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10. The mortgage if created will be available to the Bank for the liability of the intending borrower **Rohitkumar Manubhai Patel.**

I certify that **Vallabhbhai Pragjibhai Italiya** have a valid and marketable title property/les shown above.

BHADRESH M. CHOKSI
ADVOCATE
Rajpipla,
Dist.Narmada.

Signature of the Advocate
(B.M.Choksi)
Advocate

Place: Rajpipla
Date: 03-06-2023

Bhadresh M Choksi
Advocate, Timba Street,
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BHADRESH M. CHOKSI
ADVOCATE
Rajpipla,
Dist.Narmada.

APENDIX VI

CERTIFICATE

INSPECTION / VERIFICATION OF RECORDS OF LANDED PROPERTY AT SUB-REGISTRAR'S OFFICE, RAJPIPLA

The Senior Manager,
Canara Bank, Rajpipla Branch,
Rajpipla

Dear Sir,

SUB: VERIFICATION OF RECORDS OF LANDED PROPERTY AT / SUB-REGISTRAR'S OFFICE NANDOD (RAJPIPLA)

*****

This is to confirm that I have visited the Sub-registrar's Office at Rajpipla, Taluka Nandod, Dist Narmada on 03/06/2023 and verified the details of the property standing in the name of **Vallabhbhai Pragjibhai Italiya,** Residing At. Rajpipla, Tal: Nandod, Dist: Narmada

The property details are as under :

Survey No : Old Block / Survey No. 195/55, New Block / Survey No. 97/55 Plot area 43.90 Sq.Mtrs. COP 34.70 Sq.Mtrs. Aggregating 81.60 Sq.Mtrs.

Khata No :

Boundaries :	East	Adjoining Block / Survey No. 194
	West	6 Mtrs. Broad Road.
	North	Plot No. 56
	South	Plot No. 54

Further, I certify as under:

1. The I have verified the certified copy of material title deeds, i.e., deed No. 514 dated 23.05.2017 from the Office of Registrar/Sub Registrar and confirm that the original deed available with the Bank is/are genuine.
2. That there are no prior charges over this property

OR

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Advocate, Timba Street,
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BHADRESH M. CHOKSI
ADVOCATE
Rajpipla,
Dist.Narmada.

2. That as per the records available at Registrar / Sub-registrar's office, the property is mortgaged / charged to: **No.**

Date of Document	Description of the Document	In whose favour	Amount mentioned in the Document
vol. No. 514 dtd. 23/5/2017	Regd. Sale Deed executed by Ankitkumar Dilipbhai Agrawal and Rakeshbhai Ramanbhai Patel in favour of Vallabhbhai Pragjibhai Italiya vol. No. 514 dtd. 23/5/2017	**Vallabhbhai Pragjibhai Italiya**	Whole

N.B. : As I have verified and scrutinized the revenue record of the present property and also personally inquired with the sub registrar nandod during the period of 1994 to 2006 and also obtained search and EC of present property during the period of 2007 to 2023.

N.B. : I have made Carsai Search to website and no charge has been found.

Place: Rajpipla
Date: 03-06-2023

BHADRESH M. CHOKSI
ADVOCATE
Rajpipla,
Dist.Narmada.

(B.M.Choksi)
Advocate

RECEIPT

Login ID PDEN	8022023626188	**BARCODE**		Printed On	03/06/2023 21:59:00

Department	Superintendent of Stamps And Inspector General Of Registration	**Payer Details**	
Details		**TAX ID (If Any)**	
		Full Name	BHADRSH M CHOKSI ADVOCATE
Office Name	S.R.O - Nandod	**Address**	Rajpipla
Location	NARMADA		
Year	2023-2024 One time		

Transaction No	Account Head Details		Amount (RS.)	Bank CIN	Date	Bank-Branch
20230603278607661	Registration Fee (0030-03-104-00) Stamp Duty (0030-02-102-01)	280.00 5.00	285.00	57000013551003003062320579	03/06/2023	SBIEPAY
	Total Amount :-		**285.00**			
	Total Amount In Words :-		**Rupees Two Hundred Eighty Five Only**			
Remarks (If Any)						

SS&IGR-GUJARAT

Internal

Disclaimer: This is a digitally system generated receipt, Which does not require signature.

ઈન્સપેક્ટર જનરલ ઓફ રજીસ્ટ્રેશન (મહેસુલ વિભાગ - ગુજરાત રાજ્ય)

મિલ્કત પરના બોજા અંગેનું પત્રક / Encumbrance Certificate (E.C)

Search in : BHADRSH M CHOKSI ADVOCATE અરજી નંબર : 8022023626188 ગામ નું નામ : VADIA., મિલકતનો પ્રકાર: Non-Agriculture

Search Year : 2007 - 2023

મિલ્કતનું વર્ણન , Survey No : જૂનો બ્લોક સર્વે નં ૧૯૫/૫૫ નવો બ્લોક સર્વે નં ૯૭/૫૫ પ્લોટ નં. ૫૫

દસ્તાવેજની આ શોધ S.R.O - Nandod મા 17 વર્ષના ઈન્ડેક્ષ -2 ની ઉપલબ્ધ માહિતી અને રેકોર્ડ ઉપર થી તૈયાર કરવામા આવી છે. આ શોધનો ઉપયોગ મિલ્કત પરના બોજા પુરતોજ મર્યાદીત છે. આ શોધમા તા 06-06-2023 સુધીના નોંધણી થયેલ દસ્તાવેજોનો સમાવેશ થયેલ છે.

દસ્તાવેજનો પ્રકાર અને અવેજ (ભાડા પટાના કિસ્સામાં 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 ----------								
શ્રી.								

ઈ –પેમેન્ટ ટ્રાન્ઝેકશન ID No.20230603278607661 તા 03-06-2023 થી મળેલ છે.

શોધ ફી 180.00 Search by : સબ-રજીસ્ટ્રાર F A Patel

EC. ફી 100

Self attested/સ્વ-પ્રમાણિત :

નોંધ: આ બોજાપત્રક આપનાર સબરજીસ્ટ્રાર કચેરી તેની વિગતોની ચોકસાઈ અથવા ખરાપણા વિશે બાંહેધરી આપતા નથી. તેમજ નુકશાની માટેના કોઈપણ હકદાવા માટે જવાબદાર રહેશે નહી. સીસ્ટમ જનરેટેડ બોજાપત્રક (Encumbrance Certificate)હોવાથી સહી કરેલ નથી તેમજ નકલમાં કોઈ ફેરફાર/ચેડાં કરવા કે ખોટી નકલ બનાવવી ફોજદારી ગુન્હો છે. આ અંગે કોઈ વિસંગતા કે વિવાદ વખતે અસલ રેકર્ડ માન્ય ગણાશે.

Internal