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OPINION ON TITLE TO THE PROPERTY

I. TITLE HOLDER PARTICULARS:

Sl. No.	Particulars	Remarks
1.	Name & address of the Borrower	Smt. N Supriya W/o. Sri. N Venu Gopal
2.	Name & address of the Title Holder	M/s. NMR Projects represented by its Managing Partners 1. Sri. N. Venu Gopal 2. Sri. M Srinivasulu
3.	Constitution of the Titleholder(select-Individual /Soleproprietor/Partnership Firm/LLP/Trust/Society/ Limited Company/HUF) Furnish further details	Individual

II. PROPERTY PARTICULARS:

a.	Nature of the property (Agri land/ Non-Agri land/ residential house / flat /commercial/ industrial/office-space /others (specify)	Residential Flat
b.	Survey/Gat/Khasra/Khata/Khewat/ Patta No.	40
c.	Plot/Door/Shop/Bungalow/Flat No.	Flat No. 102 on Plot No. 65
d.	Land Extent	595 Sq. yards
e.	UDS land extent	75 Sq. yards
f.	Carpet area/ Built up area	1600 Sft (including commor. areas and balconies)
g.	Floor No.	First Floor
h.	Stage/ Sector/ Ward/ Block No.	---
i.	Building/Society Name	Sundara Rama Raju Enclave NMRs Apricot
j.	Street Name/No.	---
k.	Village/Town	Bahadurguda Village
l.	Taluka/Tehsil	Saroornagar Mandal under GHMC

		L B Nagar Circle
m.	District	Ranga Reddy District
n.	State/UT	Telangana
o.	Pin Code	
p.	Boundaries	North : Open to Sky South : Open to Sky East: Corridor West : Open to Sky
q.	Whether the subject property is enforceable under SARFAESI Act?	Yes
r.	Whether the property has clear access as per the documents perused?	Yes
sr.	Whether permission for conversion of lands from agriculture to residence / commercial / industrial use is obtained from competent authorities? (Copy to be listed).	NA
s.	Whether the property offered is clearly demarcated and whether such demarcation/ partition is legally valid?	Demarcated
t.	Whether the property is situated in DTCP/ LPA approved layout/ other competent authority as applicable to the concerned State? (details to be furnished)	NA
u.	If the property is a Building, whether it is constructed in an approved layout with property building plan permit/approval?	Yes
v.	If it is a Flat, mention the undivided share in the property?	75 sq. yards
w.	Whether the Building has been assessed to Tax?	NA
x.	In whose name the receipts are issued?	NA
y.	Particulars of Patta/Khatha/ Pahani Patrika/ Pattadar Passbook/ Property Tax receipts or equivalent document studied	NA
z.	Who is in possession of the property? Since when?	M/s. NMR Projects

III. **Nature of Ownership/title:**

a	Free Hold or Lease Hold	Freehold
	If Lease Hold,	NA
i)	Whether the lease deed is registered?	NA

ii)	Confirm the date of lease deed and the unexpired portion of the lease?	NA
iii)	Whether lease deed contains enabling provision to the lessee to mortgage/sell the property?	NA
iv)	Whether lease rentals paid up-to-date?	NA
v)	Whether mortgage is to be created by both lessor and lessee jointly?	NA
b	Whether prior permission/NOC is required to be obtained from the Lessor or competent authority?	NA
c	Whether there are any prejudicial/onerous clauses in lease deed, which may affect the interest of the Bank as mortgagee?	NA
d	If free hold, whether the right is absolute or conditional?	NA
e	If acquired through partition, whether original partition deed or simultaneously registered copy of the deed is available	NA
f	Whether legal flow of title is verified with necessary supportive documents/certificates? (in the case of deceased titleholder)	NA

III-A. **IF PROPERTY IS A FLAT:**

i)	Whether Joint Venture/Builder's/ Construction agreement is registered?	Yes
ii)	Whether registration of Joint Venture/ Builder's/ Construction agreement is compulsory?	Yes
ii)	Whether the Joint Venture/ Builder's/ Construction agreement verified?	Yes
iii)	Whether delivery /possession letter/ occupancy certificate issued?	NA
iv)	If property belongs to a Society, whether No Due Certificate and No Objection Certificate for mortgaging the property by the member/ title holder is obtained?	NA
v)	Whether share certificate is issued?	NA

vi)	Whether Certificate under RERA Act applicable? (If yes, advocate should peruse the certificate, copy should be included in the list of title documents).	NA
vii)	Whether Building completion certificate obtained from competent authority?	NA

IV. OTHER PARTICULARS

A.1	Period covered by EC/Search Report	01/05/95 to 21/05/19 (EC for Flat)
2	Encumbrances, if any?	No
3	Whether any additional documents are required to complete the report?	Nil
4	Nature of Charge to be created. a. Simple Mortgage b. Equitable Mortgage	Equitable Mortgage
5	Whether Equitable mortgage is required to be compulsorily registered with SRO or informed to the government/ revenue authorities / local bodies /Society/Builder?	No
6	Whether any stamp duty is payable on the confirmation of deposit of title deeds?	0.5% of the amount secured by such deed, subject to a maximum of fifty thousand rupees.
7	Whether required original title deeds are furnished? If not, inform the reason for the same.	Yes
8	Whether the Bank is likely to face any problem while enforcing the security?	No
9	Any other suggestion to protect the interest of the bank while accepting the property covered under this opinion as security?	Nil
B.	Minor's Interest:	
1	Minor's Interest-whether present, if yes, to what extent? (not applicable to HUF property)	NA
2	Whether permission obtained from competent Court for mortgaging the property involving minor's interest? (not applicable to HUF property)	NA
3	Whether minor is directly or indirectly benefited by the proposed loan or mortgage? (not applicable to HUF property)	NA

C.	Seller/Buyer/Mortgagor is represented by Power Agent:	
1	If the mortgagor is represented by a Power of Attorney holder whether the Deed of Power of Attorney has got specific power empowering the power agent to create charge and also to confirm the mortgage in writing and to do all other works that are required to complete the charge creation and to register the same?	NA
2	Whether POA is registered and adequately stamped?	NA
3	Whether the POA is a special or general one?	NA
4	Whether the Power deed empowers the power agent to furnish guarantee on behalf of the principal?	NA
5	Whether the Power deed is still in force?	NA
D.	Nature of title of the intended seller over the property (whether full ownership rights, Occupancy/Possessory Rights or Inam Holder or Govt. Grantee/Allottee etc.)	NA
E.	If property is Govt. grant/allotment/Lease-cum-Sale Agreement, whether:	
1	Grant/Allotment/Agreement etc. provides for alienable rights to sale / mortgage with or without conditions,	NA
2	The seller is competent to sell such property,	NA
3	Whether any permission from Govt. or any other authority is required for sale/ mortgage and if so whether such valid permission is available.	NA
4	If occupancy right, whether; (a) Such right is heritable and transferable, (b) sale can be made.	NA
F.	If the property has been transferred by way of Gift/Settlement Deed, whether:	
1	The Gift/Settlement Deed is duly stamped and registered;	NA
2	The Gift/Settlement Deed transfers the property to Donee;	NA

3	Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separated writing or by implication or by actions;	NA
4	Whether there is any restriction on the Donor in executing the gift/settlement deed in question;	NA
5	Whether the Donee is in possession of the gifted property;	NA
6	Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person to join the sale;	NA
7	Any other aspect affecting the validity of the title passed through the gift/ settlement deed.	NA
G.	If the title is acquired through Partition deed/Family Settlement Deed, whether:	
1	Original is available for deposit. If not state whether it is simultaneously registered copy / certified copy	NA
2	If acquired through a partition deed by means of a Court decree, whether the same is registered with Sub-Registrar of Assurances or not?	NA
3	Whether any of the documents in question are executed in counterparts or in more than one set?	NA
H.	Whether the title documents include any testamentary documents / Will?	
1	Whether the property is mutated on the basis of Will?	NA
2	In case of wills, whether the will is registered will or unregistered will?	NA
3	Whether will in the matter needs a mandatory probate and if so whether probated by a competent court?	NA
4	Whether will has been attested by two witnesses along with scribe?	NA
5	Whether the original Will is available?	NA
6	Whether the original death certificate of the testator is available?	NA
7	Confirm if any restrictive clause is available in the Will for mortgage/sale/ lease of the property.	NA