

**Checklist for scrutiny of TIR by the branches**

The officials scrutinising the TIR need to verify and examine each and every columns/ paragraphs in the TIR and the certificate. This checklist is not in substitution but in addition to such a scrutiny.

**Name of the borrower:**

**Name of the Advocate submitted the TIR:**

**Number & Date of TIR:**

**Short description of the property covered by TIR:**

S.No.	Details	Y/ N
1.	Whether the Advocate submitted the TIR is in Bank's panel of lawyers identified for submission of TIR?	
2.	Whether the report and certificate submitted by the advocate are in the Bank's prescribed format?	
3.	Whether the TIR by the advocate is unconditional?	
4.	If the TIR has any conditions, whether the same are complied with?	
5.	As per the TIR, whether the documents of title are complete in all respects and sufficient to convey a clear, absolute and marketable title to the property	
6.	a) As per the TIR, whether the property offered as security to the Bank is unencumbered/ unattached? b) Whether the Advocate who has issued TIR has taken search in the Registrar of Companies where the borrower is a company. In case the borrower has purchased the property (which is to be mortgaged) from another company, the Advocate has to make search in the ROC for both the companies. What are the observations/comments of the advocate on item No. 5 (b) and 25 (b) i to iv of Annexure-B.	
7.	As per the TIR, whether the persons seeking to secure the property to the Bank have a clear and marketable title thereto and are legally capable of creating the charge thereon in favour of the Bank?	
8.	As per the TIR, whether the property is subject to any tenancy law which will affect the Bank's rights eventually to take possession thereof or cause it to be sold or otherwise exercise its rights as mortgagee?	
9.	As per the TIR, whether the property offered is an agricultural property and if so additional precautions in respect of the acceptability of such security had been examined?	
10.	Whether the advocate has made searches of the registers and other records maintained by the Sub-Registrar of Assurances, Collector and/or other revenue authorities for ascertaining whether there is any outstanding mortgage or charge on the property to be mortgaged to the Bank?	
11.	Whether the advocate has confirmed that he has conducted independent Search in the Records of Sub- Registrar Office(s) concerned and that the documents, convey Clear, Absolute and Marketable Title and are sufficient for creation of a valid Mortgage? <b>(Two TIRs from Advocates need to be obtained in these cases).</b>	
12.	Whether the TIR reveals involvement of any gift deed, PoA, or other circumstances attracting special precautions?	
13.	Whether the advocate has also submitted the fee receipt for conducting Search in the Office of Sub-Registrar(s) along with the TIR?	

14.	Whether the property particulars mentioned in the Title Deed (Sale Deed/ Khatauni) tally with those in the Non Encumbrance Certificate, approved Building Plan and TIR, etc.?					
15.	Whether all the Original Documents and other Link Documents as stipulated by the advocate in the TIR are obtained?					
16.	In respect of loans of Rs.1.00 crore and above: (a) Whether search of title/encumbrance was made by the advocate for a period of not less than 30 years?					
	(b) Whether satisfactory search report (TIR) is obtained from two panel advocates irrespective of amount in all segments (including Housing Loans) in the following cases:- i. Properties offered by third party guarantors whether individual or non-individual. ii. Properties acquired through Gift deed. iii. Properties sold by Power of Attorney holders.					
	In case of Housing Loans where properties do not fall into the abovementioned categories, a satisfactory Title Investigation Report (TIR) from two different empanelled advocates (**) should be obtained in the following cases:- <table><tr><td>In respect of Housing Loans where the RERA registration is available and Loan amount is above Rs.5 crores.</td><td rowspan="3">Satisfactory TIR from two different Empanelled advocates should be obtained.</td></tr><tr><td>In respect of Housing Loans where RERA registration is not available and Loan amount is Rs.1 crore and above</td></tr><tr><td>Second Sales and Loan amount is Rs.1 crore and above.</td></tr></table>	In respect of Housing Loans where the RERA registration is available and Loan amount is above Rs.5 crores.	Satisfactory TIR from two different Empanelled advocates should be obtained.	In respect of Housing Loans where RERA registration is not available and Loan amount is Rs.1 crore and above	Second Sales and Loan amount is Rs.1 crore and above.	
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In respect of Housing Loans where RERA registration is not available and Loan amount is Rs.1 crore and above						
Second Sales and Loan amount is Rs.1 crore and above.						
	In case of Housing Loans, wherever In House Legal Team has been created one TIR shall be obtained from them and one TIR shall be obtained from the empanelled Advocate.					
17.	Whether the TIR or any other documents in the matter reveal any pending or concluded litigation in respect of the property offered as security and whether the impact of such litigation has been satisfactorily explained/ got examined?					
18.	(a) Findings, if any in respect of the property offered as the security in the valuation report? (b) Whether there is any inconsistency in the TIR and valuation report in respect of the property?					

	CSO/Field Officer/ Authorised Officer	Relationship Manager/ Branch Head/Unit Head
Signature		
Name		
Designation		
Branch/Unit		
Date of scrutiny		