

Ramdas Kolwalker & Associates

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Rajiv R. Kolwalker
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Vithal K. Punaji

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Dirshana D. Kambli
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ADVOCATES, HIGH COURT



TITLE REPORT

This Title Report is given at the request of **MR. VIJAY VASSUDEV PRABHU DHARWADKAR**, son of late Vassudev Dharwadkar, of 60 years of age, married, civil engineer, Indian National, having PAN card No. Aadhar Card No. email- vijaydharwad@rediffmail.com, mobile No. and resident of House No. E-172, Uttam Niwas, Khorlim, Mapusa, Bardez, Goa 403507, in respect of immovable property known as **BAR** alias **OLAWNE** situated in the Village of Tivim, within the limits and jurisdiction of Village Panchayat of Tivim, Taluka and Sub District of Bardez, of the District of North Goa, in the State of Goa together with a residential house bearing No.1110, a well, a cowshed, a compound wall and other structures situated therein, not found described in the Land Registration office but is found

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enrolled in the taluka revenue office under Matríz No.1130 and is independently surveyed under Survey No.13 Sub division 14 of Tivim Village which admeasures 1250 square meters in area and is bounded on the East by property bearing survey No.13 sub division 15 , on the West by a Public Road; on the North by property bearing survey No.13 sub division 13 ; and on the South by property bearing survey No.13 sub division 16 all of Village Tivim, Bardez, Goa . This property shall hereinafter be referred to as the **SAID PROPERTY** for the sake of brevity.

The following documents were placed before me by **MR. VIJAY VASSUDEV PRABHU DHARWADKAR** for scrutiny and my report thereon.

1. Marriage Certificate dated 23rd March, 2017 of Mr. Vijay Vassudev Prabhu Dharwadkar and Mrs. Kavita Vijay Vassudev Prabhu Dharwadkar.
2. Deed of Sale dated 17th January, 1976 registered in the office of the Civil cum Sub Registrar of Bicholim at Bicholim under Registration No.51 at pages 358 to 361 of Book No.I, Vol. No.138 dated 21-01-1976,

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3. Deed of Sale dated 16-12-2014 registered in the office of the Civil cum Sub Registrar of Bardez at Mapusa under registration No. BRZ-BK1-05432-2014, Book -1 Document, CD Number BRZD759 dated 17-12-2015

4. Form I and XIV of the Said Property surveyed under No.13 sub division 14 of Village Tivim, Bardez, Goa ,

5. Survey Plan of the Said Property surveyed under No. 13 sub division 14 of Village Tivim, Bardez, Goa ,

6. Nil Encumbrance Certificate bearing No.590/15 dated 6-07-2015 for a period starting from 1-01-2001 upto 3-07-2015.

7. Sanction of Credit Facilities/ Term Loan LNMS 36/31 dated 15-03-2017 of Goa Urban Co-operative Bank , Mapusa Branch for an amount of Rs.60,00,000/-.



8. Letter of Goa Urban Co-operative Bank , Mapusa Branch dated 6-01-2021 certifying that the term loan MS 360031 has been fully paid on 25-09-2020.

9. Sanction of Credit Facilities/ Term Loan LNMS 37/15 dated 14-03-2018 of Goa Urban Co-operative Bank , Mapusa Branch for an amount of Rs.50,00,000/-.

10. Letter of Goa Urban Co-operative Bank , Mapusa Branch certifying that the balance in the term loan account as on 21-12-2020 is Rs.49,16,874/-

11. Letter of Goa Urban Co-operative Bank , Mapusa Branch certifying that the balance in the term loan account is Rs.48,75,478/- and the same is extended by 24 months from 30-12-2020

12. Conversion Sanad No. RB/CNV/BAR /COLL/37/2014/719 dated 10/03/2017 issued by the Office of the District Collector of North Goa District, Panaji , along with the plan annexed thereto,

13. Technical Clearance Order No. TPB/1010/TIV/TCP-14/3744 dated 25-11-2014 issued by the office of the Senior Town Planner, Town and

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Country Planning Department, Mapusa , Bardez , Goa for approval of plans.

14. Renewal of Technical Clearance Order No.TPB/1010/TIV/TCP-19/01 dated 1-01-2020 issued by the office of the Senior Town Planner, Town and Country Planning Department, Mapusa , Bardez , Goa for approval of plans.

15. Infrastructure Tax towards construction of residential building paid to the Town and Country Planning Department, Government of Goa under Receipt dated 5-11-2014 for an amount of Rs.2,96,306/-

16. NOC letter issued by the Medical Officer I/C, Primary Health Centre, Colvale dated 20-02-2015 bearing No.PHCC/NOC/2014-15/1154 with plan,

17. Construction Licence issued by the Village Panchayat of Tivim dated 23-03-2015 bearing reference No.V.P/T/BAR/F-50/14-15/2250

18. Receipt bearing No.456/99 dated 24-03-2015 issued by the Village Panchayat of Tivim on payment of construction licence fee of Rs.1,04,100/-,



19. Renewal Construction Licence issued by the Village Panchayat of Tivim dated 31-07-2019 bearing reference No.Renewal/19-20/969

20. Receipt bearing No.631/7 dated 31-07-2019 issued by the Village Panchayat of Tivim on payment of renewal construction licence fee of Rs.34,700/- together with Rs.17,350/- towards fine for late renewal,

21. Renewal Construction Licence issued by the Village Panchayat of Tivim dated 19-09-2020 bearing reference No.F-1/20-21/868

22. Receipt bearing No.673/63 dated 19-09-2020 issued by the Village Panchayat of Tivim on payment of renewal construction licence fee of Rs.69,400/- .

I have carefully perused the above documents and I have to state as follows:

1. As per document at Sr. No.1 which is the Marriage Certificate dated 23rd March, 2017 of Mr. Vijay Vassudev Prabhu Dharwadkar alias Vijaia

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Porobo Darvotkar and Mrs. Kavita Vijay Vassudev Prabhu Dharwadkar alias Kavita Vijaia Probo Darvotkar certifying their marriage registered in the office of the Civil cum Sub Registrar of Bardez at Mapusa on 30th January, 2017 and both of them are governed thus under the regime of communion of assets prevailing in the state of Goa and are the co-owners in possession of the Said Property.

2. As per document at Sr. No.2 which is the Deed of Sale dated 17th January, 1976, which deed was duly registered in the office of the Civil cum Sub Registrar of Bicholim at Bicholim under Registration No.51 at pages 358 to 361 of Book No.I, Vol. No.138 dated 21-01-1976 the Said Property was purchased by Mr. Satyawan Harishchandra Harmalkar, from its previous owners namely Shri Jeronimo Galdino de Menezes and his wife Mrs. Candida Virginia Fernandes.

3. As per Document at Sr. No.3 which is the Deed of Sale dated 16-12-2014 which deed was duly registered in the office of the Civil cum Sub

Registrar of Bardez at Mapusa under registration No.BRZ-BK1-05432-2014
, Book -1 Document, CD Number BRZD759 dated 17-12-2015 the Said
Property was purchased by Mr. Vijay Vassudev Prabhu Dharwadkar from
Mr. Satyawan Harishchandra Harmalkar and his wife Mrs. Sanjana Satyawan
Harmalkar.

4. As per Document at Sr. No. 4 which is the Form I and XIV of the Said
Property surveyed under No.13 sub division 14 of Village Tivim, Bardez,
Goa the same is mutated in the name of Mr. Vijay Vassudev Prabhu
Dharwadkar upon deleting the name of Mr. Satyawan Harishchandra
Harmalkar,

5. As per Document at Sr. No. 5 which is the Survey Plan of the Said
Property surveyed under No. 13 sub division 14 of Village Tivim, Bardez,
Goa and the same corresponds to the Form I and XIV of the Said
Property,

6. As per Document at Sr. No.6 which is the Nil Encumbrance Certificate
bearing No.590/15 dated 6-07-2015 for a period starting from 1-01-2001
upto 3-07-2015 in the name of Vijay Vassudev Prabhu Dharwadkar stating
that the Said Property was not encumbered till 3-07-2015.

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upto 3-07-2015 in the name of Vijay Vassudev Prabhu Dharwadkar stating
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7. As per Document at Sr. No. 7 which is the Sanction of Credit Facilities/ Term Loan LNMS 36/31 dated 15-03-2017 of Goa Urban Co-operative Bank, Mapusa Branch for an amount of Rs.60,00,000/- which was the loan taken by Mr. Vijay Vassudev Prabhu Dharwadkar and the Said Property was kept as collateral security for the said Sanction of Credit Facilities/ Term Loan LNMS 36/31.

8. As per Document at Sr. No. 8 which is the Letter of Goa Urban Co-operative Bank, Mapusa Branch dated 6-01-2021 to Mr. Vijay Vassudev Prabhu Dharwadkar certifying that the term loan MS 360031 was been fully paid on 25-09-2020.

9. As per Document at Sr. No.9 which is the Sanction of Credit Facilities/ Term Loan LNMS 37/15 dated 14-03-2018 of Goa Urban Co-operative Bank, Mapusa Branch for an amount of Rs.50,00,000/- which is the loan taken by Mr. Vijay Vassudev Prabhu Dharwadkar and the Said Property was

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kept as collateral security for the said Sanction of Credit Facilities/ Term Loan LNMS 37/15.

10. As per Document at Sr. No. 10 which is the Letter of Goa Urban Co-operative Bank , Mapusa Branch to Mr. Vijay Vassudev Prabhu Dharwadkar which certified that the balance in the term loan account LNMS 37/15 as on 21-12-2020 is Rs.49,16,874/-

11. As per Document at Sr. No.11 which is the Letter of Goa Urban Co-operative Bank , Mapusa Branch to Mr. Vijay Vassudev Prabhu Dharwadkar which certified that the balance in the term loan account LNMS 37/15 is Rs.48,75,478/- and the same is extended by 24 months from 30-12-2020.

12. As per Document at Sr. No.12 which is the Conversion Sanad No. RB/CNV/BAR /COLL/37/2014/719 dated 10/03/2017 in respect of the Said Property issued by the Office of the District Collector of North Goa District, Panaji , along with the plan annexed thereto issued in the name of its previous owner Mr. Satyawan Harischandra Harmalkar, predecessor in title of Mr. Vijay Vassudev Prabhu Dharwadkar, the user of the Said Property was converted from agriculture to non-agriculture purpose.

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13. As per Document at Sr. No.13 which is the Technical Clearance Order No.TPB/1010/TIV/TCP-14/3744 dated 25-11-2014 issued by the office of the Senior Town Planner, Town and Country Planning Department, Mapusa , Bardez , Goa for approval of plans it is seen that issued in the name of its previous owner Mr. Satyawan Harischandra Harmalkar, predecessor in title of Mr. Vijay Vassudev Prabhu Dharwadkar, was granted technical clearance to carry out the construction of residential building and compound wall in the Said Property.

14. As per Document at Sr. No. 14 which is the Renewal of Technical Clearance Order No.TPB/1010/TIV/TCP-19/01 dated 1-01-2020 issued by the office of the Senior Town Planner, Town and Country Planning Department, Mapusa , Bardez , Goa for approval of plans in the name of Mr. Vijay Vassudev Prabhu Dharwadkar the Technical Clearance Order No.TPB/1010/TIV/TCP-14/3744 dated 25-11-2014 was duly renewed.

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19. As per Document at Sr. No. 19 which is the Renewal Construction Licence issued by the Village Panchayat of Tivim dated 31-07-2019 bearing reference No. Renewal/19-20/969 is issued in the name of Mr. Vijay Vassudev Prabhu Dharwadkar.

20. As per Document at Sr. No. 20 which is the Receipt bearing No. 631/7 dated 31-07-2019 issued by the Village Panchayat of Tivim on payment of renewal construction licence fee of Rs. 34,700/- together with Rs. 17,350/- towards fine for late renewal is issued in the name of Mr. Vijay Vassudev Prabhu Dharwadkar.

21. As per Document at Sr. No. 21 which is the Renewal Construction Licence issued by the Village Panchayat of Tivim dated 19-09-2020 bearing reference No. F-1/20-21/868 is issued in the name of Mr. Vijay Vassudev Prabhu Dharwadkar.

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22. As per Document at Sr. No. 22 which is the Receipt bearing No.673/63 dated 19-09-2020 issued by the Village Panchayat of Tivim on payment of renewal construction licence fee of Rs.69,400/- is issued in the name of Mr. Vijay Vassudev Prabhu Dharwadkar.

In view of the above, I am of the opinion that Mr. Vijay Vassudev Prabhu Dharwadkar and his wife Mrs. Kavita Vijay Prabhu Dharwadkar who are married under the regime of communion of assets prevailing in the State of Goa are the exclusive and legal owners in possession of the Said Property surveyed under Survey No.13 Sub division 14 of Tivim Village which admeasures 1250 square meters in area , with a marketable title thereto. The Said Property is having an encumbrance as stated in the report and the abovesaid owners are free to sell, agree to sell, dispose off, construct/develop or agree to develop the said property fully or in parts to any person or persons of their choice upon securing necessary no objection from the Goa Urban Co-operative Bank, Mapusa branch.

Place: Mapusa, Goa.

Date: 6th January ,2021



(RAJIV R. KOLWALKER)