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Dated: 27/11/2017

**TITLE INVESTIGATION REPORT, FOR PROJECT APPROVAL OF MVR
SEAVIEW HOMES PVT. LTD.**

1.	a) Name of the Branch /Business Unit /Office seeking opinion.	State Bank of India,
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	2017-2018
	c) Name of the person concerned	MVR Seaview Homes Pvt. Ltd. a company incorporated under the Indian Companies Act, 1956 represented by their Director Shri. Venkat Muppana.
2.	a) Name of the unit/concern/company/person	MVR Seaview Homes Pvt. Ltd. a company incorporated under the Indian Companies Act, 1956 represented by their Director Shri. Venkat Muppana.
	b) Constitution of the unit/concern/person/body/authority.	Private Limited Company duly incorporated under the Indian Companies Act, 1956.
	c) capacity	Borrower/s
3.	Complete or full description of the immovable property / (ies. Boundaries.	Plot B admeasuring an area of 23,400 sq. mts. along with project "MVR HOMES" located on property forming the northern portion of the property known as Muttoy or Muthoy or Muttoy De Casa or Aforamento located within the limits of the Village of Sancoale, in the Taluka of Marmugao in the State of Goa being described in the Land Registration Office of Salcete at Margao, under Description No. 20631 of folio 25 reverse of Book 53 New and inscribed under No. 51188 at folio 95 reverse of Book G-62 and enrolled in the Taluka Revenue Office under Matriz Nos. 610, 611, 612, 613, 614 and 615, and which has been allotted the Survey No. 211/1-A of the Village of Sancoale in Mormugao Taluka



	<u>BOUNDED AS UNDER:</u>	
	East: By Survey No.s 210/1, 210/3, 212/1, 212/3, 213/1, 213/2, and 214/1	
	West : By Survey No.s 198 and 206/4;	
	North: By Survey No.s 206/6 and 210/1;	
	South: By remaining part of Survey No. 211/1 Part A admeasuring 15,000 sq. mts.	
(a) Survey No.	Survey No. 211/1-A of Village Sancoale	
(b) Door/House no. (in case of house property)	Plot B	
I Extent/area including plinth/built up area in case of house property	Admeasuring 23,400	
(d) Locations like name of the place, villages, city, registration, sub-district etc.	Situated within the limits of the Village of Sancoale, in the Taluka of Marmugao in the State of Goa	
4.	a) Particular of the documents scrutinized –serially and chronologically.	
	(a) Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified	
	Note: Only originals or certified extracts from the registering /land/revenue/other authorities be examined.	
Name/Nature of the Document	Original/ Certified copy/ certified extract/ Photocopy etc.	In case of copies, whether the original was scrutinized by the Advocate
1. Inscription & Description	Photocopy	Yes
2. Inventory Proceedings No. 111/1938 in the Court of Civil Judge Senior Division Salcete at Margao	Photocopy	Yes
3. Certificate dated 07/10/1974, under No. CER/C/74/513	Photocopy	Yes
4. Special Civil Suit No. 84/86/D(old) & Regular Civil Suit No. 160/00/D(new) in the Court of Civil Judge Junior Division at Vasco Da Gama.	Photocopy	Yes
5. Judgment dated 18/01/2007, Case no. LRC/Appeal No. 133/1986 in the Court of Dy. Collector of Mormugao.	Photocopy	Yes
6. Deed of Sale dated 02/07/1987 registered in the Office of the Sub Registrar Mormugao registered under No. 205 at pages 105 to 118 Book No. I Volume No. 92 dated 14/07/1987.	Photocopy verified with the registered extract	Yes



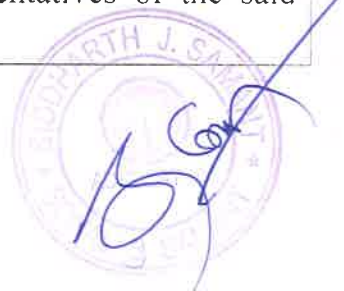
7. Deed of Sale dated 12/06/2006 duly registered in the Office of the Sub Registrar Mormugao registered under No. 814 at pages 482 to 511 Book No. I Volume No. 576 dated 15/06/2006.	Photocopy verified with the registered extract	Yes
8. General Power of Attorney dated 30/05/2006 executed before Asst. Consular officer, High Commission of India at London under No. L,6999/06 dated 31/05/2006.	Photocopy	Yes
9. Deed of Sale dated 30/05/2007 duly registered in the Office of the Sub Registrar Mormugao registered under No. 761 at pages 272 to 359 Book No. I Volume No. 694 dated 05/06/2007.	Photocopy verified with the registered extract	Yes
10. Deed of Sale dated 24/10/2017 registered in the Office of the Sub Registrar Mormugao Book-1 Document Registered Number MOR-BK1-01738-2017, CD Number MORD24 dated 27/10/2017.	Original verified with the registered extract	Yes
11. Conversion Sanad dated 14/08/2008 under No. AC-II/SG/CONV/200/2007, issued by Office of the Collector south Goa District Margao Goa.	Photocopy	Yes
12. Conversion Sanad dated 30/07/2014 under No. AC-II/SG/CONV/200/2007/6196, issued by Office of the Collector south Goa District Margao Goa.	Photocopy	Yes
13. Development Permission dated 19/10/2016 under Ref. No. MPDA/7-U-4/2016-17/950, issued by Mormugao Planning and Development Authority.	Photocopy	Yes
14. No Objection Certificate dated 06/12/2016 under No. SDE-II/VSG/Tech-1/1071/16-17, issued by office of the Assistant Engineer Electricity Department, Sub-Div. II.	Photocopy	Yes
15. Construction Licence dated 16/12/2016 under Licence No. 55/2016-17, issued by Village Panchayat Sancoale.	Photocopy	Yes
16. NOC dated 09/01/2017 under No. PHC/CORT/NOC/CONST/16-17/1314, issued by Directorate of Health Services Primary Health Centre Cortalim Goa.	Photocopy	Yes
17. No Objection Certificate dated 09/02/2017 under no. DFES/FP/C-1/3/16-17/374, issued by Directorate of Fir & Emergency Services.	Photocopy	Yes
18. Nil Encumbrance Certificate dated 22/02/2008	Photocopy	Yes



19. Form I & XIV		Photocopy	Yes
20. Survey Plan		Photocopy	Yes
5.	Whether certified copy of all title documents are obtained from the relevant sub – registrar office and compared with the documents made available by the proposed mortgagor? (Please also enclose all such certified copies and relevant fee receipts along with the TIR)	Not required.	
6.	(a) Whether the records of registrar office or revenue authorities relevant to the property in question are available for verification through any online portal or computer system?	No	
	(b) If such online/computer records are available, whether any verification or cross checking are made the comments/findings in this regard.	Not Applicable	
	(c) Whether the genuineness of the stamp paper is possible to be got verified from online portal and if so whether such verification was made?	No	
7.	(a) Property offered as security falls within the jurisdiction of which sub-registrar office?	Sub Registrar, Mormugao	
	(b) Whether it is possible to have registration of documents in respect of the property in question, at more than one office of sub-registrar/ district registrar/ registrar – general. If so, please name all such offices?	Not Possible	
	(c) Whether search has been made at all the offices named at (b) above?	Not Applicable	
	(d) Whether the searches in the offices of registering authorities or any other records reveal registration of multiple title documents in respect of the property in question?	No	



<p>8. Chain of title tracing the title from the oldest title deed to the latest title deed establishing title of the property in question from the predecessor in title/ interest to the current title holder. And wherever Minor's interest or other clog on title is involved, search should be made for a further period, depending on the need of clearance of such clog on the Title. In case of property offered as security for loans of Rs.1.00 crore and above, search for title/ encumbrances for a period of not less than 30 years is mandatory. (Separate sheets may be used)</p>	<p>1. There exists property known as Muttoy or Muthoy or Muttoy De Casa or Aforamento located within the limits of the Village of Sancoale, in the Taluka of Marmugao in the State of Goa admeasuring an area of 38,400 Sq. Mts. being described in the Land Registration Office of Salcete at Margao, under Description No. 20631 of folio 25 reverse of Book 53 New and inscribed under No. 51188 at folio 95 reverse of Book G-62 and enrolled in the Taluka Revenue Office under Matriz Nos. 610, 611, 612, 613, 614 and 615 and bearing survey Nos. 208/1, 206/4 and 211/1 of Village of Sancoale.</p> <p>East: By survey Nos.210/1, 210/3, 212/1, 212/3, 213/1, 213/2 and 214/1</p> <p>West: By survey Nos. 198 and 206/4</p> <p>North: By survey Nos. 206/6 and 210/1</p> <p>South: By survey No. 198</p> <p>2. The said property originally belonged to one Casmiro Tamancinho D'Souza</p> <p>3. Said Casmiro Tamancinho D'Souza died leaving behind him his wife Maria Aurora Pereira.</p> <p>4. Mrs. Maria Aurora Pereira subsequently expired on or about 30/08/1938, leaving behind four daughters and two sons, being</p> <p>(i) Deocalia De Souza (expired)</p> <p>(ii) Purificacao De Souza</p> <p>(iii) Joana Maria Teofilina De Souza</p> <p>(iv) Antonieta Fabiola De Sousa viz</p> <p>(v) Domingos Donato Joao Dacio Bernardo Souza and</p> <p>(vi) Jose Nolasco Pio Ludgerio Purificacao</p> <p>5. On account of the demise of the said Casmiro Tamancinho D'Souza his heirs and legal representatives instituted Inventory Proceedings No. 111/1938 in the Court of Civil Judge Senior Division Salcete at Margao for the division of the properties including the said property.</p> <p>6. Civil Judge Senior Division Margao was pleased to issue a Certificate dated 28/07/1941 in the Inventory among minors No. 111/1938, wherein the various properties including the said property was partitioned and appropriate shares were allotted to the heirs and legal representatives of the said Casmiro Tamancinho D'Souza.</p>
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7. Vide Deed/document named and styled as "Justificacao Notorial- notarial justification" dated 20.02.1969 was executed by (a) Maria Inez Josefina (wife of Son-2), (b) Maria Aurora (daughter of Son-2), (c) Donaldto Jacinto Fregnado (son of Son-2) and (d) Maxima Dorina Bela De Souza (daughter of Son-2), before the Sub Registrar Salcete in his capacity as Notary Ex officio, wherein they inter alia claimed exclusive ownership and possession of the said property. The said notarial justification dated 20/02/1969 was rectified by another Deed dated 07/11/1970.
8. On the strength of the said Notorial Justification dated 20/02/1969 varied by another Deed dated 07/11/1970, the said property was inscribed under No. 51188 at folio 95v of Book G-62 in the name of Maria Ines Josefina Afonso e Souza, Maria Aurora Dolorosa Rosa Afonso e Souza, Donaldto Jacinto Fregnado de Souza and Maxima Dorina Bela de Souza.
9. Vide **Deed of Sale dated 02/07/1987** registered in the Office of the Sub Registrar Mormugao registered under No. 205 at pages 105 to 118 Book No. 1 Volume No. 92 dated 14/07/1987. 1) Maria Ines Josefina Afonso E Souza, 2) Maria Aurora Dolorosa Rosa Afonso E Souza Pereira, 3) Donaldto Jacinto Fregnado De Souza, 4) Maxima Dorina Bela De Souza as Sellers sold the a part Said property admeasuring 10,000 Sq Mts in favour of Joaquim Inacio Da Gama
10. Vide **Deed of Sale dated 12/06/2006** duly registered in the Office of the Sub Registrar Mormugao registered under No. 814 at pages 482 to 511 Book No. 1 Volume No. 576 dated 15/06/2006. 1) Mrs. Maria Aurora Dolorosa Rosa Afonso E Souza Pereira, 2) Mr. Joaquim Antonio Lazarus Pereira, 3) Mr. Donaldto Jacinto Fregnado De Souza, 4) Mrs. Socorrina De Souza, 5) Mrs. Maxima Dorina Bela De Souza, 6) Mr. Vincent Richard Anthaide as Vendors sold the "**SAID PLOT OF LAND**" in favour of Mr. Anand Chandra Bose as Purchaser.
11. Mrs. Maria Aurora Dolorosa Rosa Afonso E Souza Pereira and her husband Mr. Joaquim Antonio Lazarus Pereira, hereby appointed nominated and constituted their brother / brother-in-law Mr. Donaldto Jacinto Fregnado De Souza vide **General Power of Attorney dated 30/05/2006** executed before Asst. Consular officer, High Commission of India at London under No. L,6999/06 dated 31/05/2006.



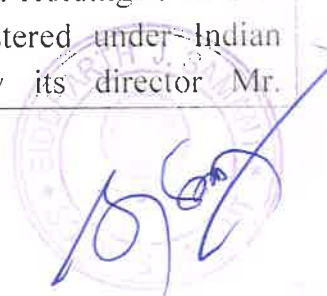
12. Vide Deed of Sale dated 30/05/2007 duly registered in the Office of the Sub Registrar Mormugao registered under No. 761 at pages 272 to 359 Book No. I Volume No. 694 dated 05/06/2007. Mr. Anand Chandra Bose as Vendor Sold the **“SAID PLOT OF LAND”** in favour of M/s Umiya Holdings Pvt. Ltd. a private limited company duly registered under Indian Companies act 1956 represented by its director Mr. Aniruddh Mehta as purchaser.

13. M/s Umiya Holdings Pvt. Ltd. have carried out mutation & partition of the said property and the name figures in the Occupant's column of **Form I & XIV** pertaining to survey no.211/1-A of village Sancoale at Mutation Entry No. 8101.

14. M/s Umiya Holdings Pvt. Ltd. with the intention of construction of the Residential Project building **Umiya Holdings in Block A, B, C1 to C7, F & G** has obtained the necessary permissions from the concerned authorities

- a) **Conversion Sanad dated 14/08/2008** under No. AC-II/SG/CONV/200/2007, issued by Office of the Collector south Goa District Margao Goa.
- b) **Conversion Sanad dated 30/07/2014** under No. AC-II/SG/CONV/200/2007/6196, issued by Office of the Collector south Goa District Margao Goa.
- c) **Development Permission dated 19/10/2016** under Ref. No. MPDA/7-U-4/2016-17/950, issued by Mormugao Planning and Development Authority.
- d) **No Objection Certificate dated 06/12/2016** under No. SDE-II/VSG/Tech-1/1071/16-17, issued by office of the Assistant Engineer Electricity Department, Sub-Div. II.
- e) **Construction Licence dated 16/12/2016** under Licence No. 55/2016-17, issued by Village Panchayat Sancoale.
- f) **NOC dated 09/01/2017** under No. PHC/CORT/NOC/CONST/16-17/1314, issued by Directorate of Health Services Primary Health Centre Cortalim Goa.
- g) **No Objection Certificate dated 09/02/2017** under no. DFES/FP/C-1/3/16-17/374, issued by Directorate of Fir & Emergency Services.

15. Vide Deed of Sale dated 24/10/2017 registered in the Office of the Sub Registrar Mormugao Book-1 Document Registered Number MOR-BK1-01738-2017, CD Number MORD24 dated 27/10/2017. M/s Umiya Holdings Pvt. Ltd. a private limited company duly registered under Indian Companies act 1956 represented by its director Mr.



		<p>Aniruddh Mehta as Vendors Sold the “SAID PLOT OF LAND” in favour of MVR Seaview Homes Pvt. Ltd. a Company incorporated under Indian Companies act represented by their director Shri. Venkat Muppana as Purchasers.</p> <p>16. MVR Seaview Homes Pvt. Ltd., has purchased the SAID PLOT from M/s Umiya Holding Pvt. Ltd., for a total consideration of Rs. 22, 93,00,000/- being an amount of Rs. 11,06,00,000/- being the money component and an amount of Rs. 11,87,00,000/- being the kind component by the deliver unto M/s Umiya Holding Pvt. Ltd. the constructed 6346.05 square meters super built up area in the said project.</p> <p>17.Based upon the documents produced and the searches conducted I opine that MVR Seaview Homes Pvt. Ltd. have a clear and marketable title to the ‘SAID PLOT & SAID PROJECT MVR Homes” except for 6346.05 square meters super built up area in the said project.</p> <p>18.The prospective purchasers can mortgage the respective “TENEMENTS” in the said project “MVR HOMES” by depositing a duly executed “Agreement for Sale” executed between prospective purchasers and MVR Seaview Homes Pvt. Ltd., with “N O C for Mortgage” from MVR Seaview Homes Pvt. Ltd., till the project is under construction.</p> <p>19.After completion of the entire project & and after payment of the entire consideration of the units sought to be purchased, either there can be individual “Conveyance Deed” in favor of Borrower, or General Conveyance in favor of the Society, accordingly either Individual Conveyance Deed/ Deed of Sale or the Share Certificate, as the case may be, will have to be obtained.</p>
9.	Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or Inam Holder of Govt. Grantee/ Allottee etc.)	Ownership
10.	If leasehold, whether;	No
	(a) Lease Deed is duly stamped and registered	Not Applicable
	(b) Lessee is permitted to mortgage the Leasehold right,	Not Applicable
	(c) Duration of the Lease/unexpired period of lease	Not Applicable
	(d) If, a Sub-lease, check the lease deed in favor of Lessee as to whether Lease Deed permits Sub-Leasing and Mortgage by Sub-Lessee also.	Not Applicable
	(e) Whether the leasehold rights permits for the	Not Applicable



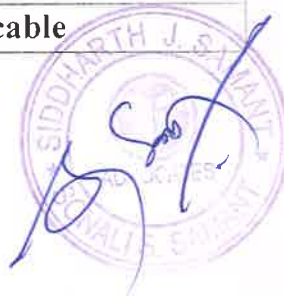
	creation of any superstructure (if applicable)?	
11.	If Govt. grant/allotment/Lease-cum/Sale Agreement, whether; Grant/agreement etc. provides for alienable right to the mortgagor with or without conditions, the mortgagor is competent to create charge on such property, whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	Not Applicable
12.	If occupancy right, whether;	Not Applicable
	(a) Such right is heritable and transferable,	Not Applicable
	(b) Mortgage can be created	Not Applicable
13.	Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible, the modalities/procedure to be followed including court permission to be obtained and the reasons for coming to such conclusion.	Not Applicable
14.	If the property has been transferred by way of Gift/Settlement Deed, whether:	No
	(a) The Gift/Settlement Deed is duly stamped and registered;	Not Applicable
	(b) The Gift/Settlement Deed has been attested by two witnesses;	Not Applicable
	(c) The Gift/Settlement Deed transfers the property to Donee;	Not Applicable
	(d) Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separated writing or by implication or by action;	Not Applicable
	(e) Whether there is any restriction on the Donor in executing the gift/settlement deed in question;	Not Applicable
	(f) Whether the Donee is in possession of the gifted property;	Not Applicable
	(g) 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 creation of mortgage;	Not Applicable
	(h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	Not Applicable
15.	(a) In case of partition/family settlement deeds, whether the original deed is available for deposit. If not the modality/procedure to be followed to create a valid and enforceable mortgage.	Not Applicable
	(b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share.	Not Applicable
	(c) Whether the partition made is valid in law and the mortgagor has acquired a mortgageable title thereon.	Not Applicable
	(d) In respect of partition by a decree of Court, whether such decree has become final and all other	Not Applicable

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ADVOCATE

	conditions/formalities are completed /complied with. (e) Whether any of the documents in question are executed in counterparts or in more than one set? If so, additional precautions to be taken for avoiding multiple mortgages?	Not Applicable
16.	Whether the title documents include any testamentary documents will?	No
	(a) In case of wills, whether the will is registered will or unregistered will?	Not Applicable
	(b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	Not Applicable
	(c) Whether the property is mutated on the basis of will?	Not Applicable
	(d) Whether the original will is available?	Not Applicable
	(e) Whether the original death certificate of the testator is available?	Not Applicable
	(f) What are the circumstances and/or documents to establish the will in question is the last and final will of the testator? (Comments on the circumstances such as the availability of a declaration by all the beneficiaries about the genuineness/validity of the will, all parties have acted upon the will, etc., which are relevant to rely on the will, availability of Mother/Original title deeds are to be explained).	Not Applicable
17.	(a) Whether the property is subject to any wakf rights?	No
	(b) Whether the property belongs to church/temple or any religious/other institutions having any restriction in creation of charges on such properties?	Not Applicable
	Precautions/permissions, if any in respect of the above cases for creations of mortgage?	Not required
18.	(a) where the property is a HUF/joint family property, mortgage is created for family benefit/legal necessity, whether the Major Coparceners have no objection/join in execution minor's share if any, rights of female members etc.	Not Applicable
	(b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	Not Applicable
19.	(a) Whether the property belongs to any trust or is subject to the rights of any trust?	No
	(b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?	Not Applicable
	(c) If so additional precautions/permissions to be obtained for creation of valid mortgage?	Not Applicable



	(d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	Not Applicable
20.	(a) If the property is Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage.	Not Applicable
	(b) In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?	Not Applicable
	(c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained.	Yes, Conversion Sanad dated 14/08/2008 under No. AC-II/SG/CONV/200/2007, issued by Office of the Collector south Goa District Margao Goa for the residential purpose
21.	Whether the property is affected by any local laws or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.),	No
22.	(a) Whether the property is subject to any pending or proposed land acquisition proceedings?	Not Applicable
	(b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry.	Not Applicable
23.	(a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	No
	(b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	Not Applicable
	(c) Whether the title documents have any court seal/ marking which points out any litigation/ attachment/ security to court in respect of the property in question? In such case please comment on such Seal/ marking.	Not Applicable
24.	(a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.	Not Applicable
	(b) Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	Not Applicable
	(c) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.	Not Applicable
25.	Whether the property belongs to a Limited Company,	Not Applicable



	check the Borrowing powers, Board resolution, authorization to create mortgage/execution of documents, Registration of any prior charges with the Company Register (ROC), Articles of Association /provision for common seal etc.	
26.	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws.	Not Applicable
27.	(a) Whether any POA is involved in the chain of title?	Yes
	(b) Whether the POA involved is one coupled with interest, i.e. a Development Agreement-cum-Power of Attorney. If so, please clarify whether the same is a registered document and hence it has created and interest in favour of the builder/developer and as such is irrevocable as per law.	In furtherance of the said Deed of Sale dated 12/06/2006, a General Power of Attorney dated 30/05/2006 executed before Asst. Consular officer, High Commission of India at London under No. L.6999/06 dated 31/05/2006. Mrs. Maria Aurora Dolorosa Rosa Afonso E Souza Pereira and her husband Mr. Joaquim Antonio Lazarus Pereira, hereby appointed nominated and constituted their brother / brother-in-law Mr. Donaldto Jacinto Fregnado De Souza
	(c) In case the title document is executed by the POA holder, please clarify whether the POA involved is (i) one executed by the Builders viz. Companies/ Firms/ Individual or Proprietary Concerns in favour of their Partners/ Employees/ Authorized Representatives to sign Flat Allotment Letters, NOCs, Agreements of Sale, Sale Deeds, etc. in favour of buyers of flats/ units (Builders POA) or (ii) other type of POA (Common POA).	Not Applicable
	(d) In case of Builder's POA, whether a certified copy of POA is available and the same has been verified /compared with the original POA.	Not Applicable
	(e) In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA.	Not Applicable
	i. Whether the original POA is verified and the title investigation is done on the basis of original POA?	No



	ii. Whether the POA is a registered one?	Notarised
	iii. Whether the POA is a special or general one?	General
	iv. Whether the POA contains a specific authority for execution of title document in question?	POAs contains a specific authority for execution of title document in question
	(f) Whether the POA was in force and not revoked or had become invalid on the date of execution of the document in question? (Please clarify whether the same has been ascertained from the office of sub-registrar also?)	POAs in force and not revoked nor become invalid on the date of execution of the document in question
	(g) Please comment on the genuineness of POA?	POAs Genuine
	(h) The unequivocal opinion on the enforceability and validity of the POA?	POAs Enforceable and valid
28.	Whether mortgage is being created by a POA holder, check genuineness of the Power of Attorney and the extent of the powers given therein and whether the same is properly executed/ stamped/ authenticated in terms of the Law of the place, where it is executed.	Not Applicable
29.	If the property is a flat/ apartment or residential/commercial complex, check and comment on the following:	For Project Approval
	(a) Promoter's/Land owner's title to the land/building;	Checked
	(b) Development Agreement/Power of Attorney;	Not Applicable as property is owned by the builder
	(c) Extent of authority of the Developer/ builder;	Ownership / Developer
	(d) Independent title verification of the Land and/or building in question;	Done /checked
	(e) Agreement of sale (duly registered);	Not applicable as Deed of Sale is executed
	(f) Payment of proper stamp duty;	Paid
	(g) Requirement of registration of sale agreement, development agreement, POA, etc.;	Checked
	(h) Approval of building plan, permission of appropriate/ local authority etc.;	Not Applicable
	(i) Conveyance in favour of Society/ Condominium concerned;	Project is under construction, conveyance not possible at this stage
	(j) Occupancy Certificate/ allotment letter/ letter of possession;	Not Applicable as project is under construction
	(k) Membership details in the Society etc.;	Project is under construction,



	(l) Share Certificates;	Project is under construction, society not yet formed
	(m) No Objection Letter from the Society;	Project is under construction, society not yet formed
	(n) All legal requirements under the local/Municipal laws, regarding ownership of flats/ Apartments/ Building Regulations, Development Control Regulations, Co-operative Societies Laws etc.;	Observed
	(o) Requirements, for noting the Bank charges on the records of the Housing Society, if any:	Not Applicable
	(p) If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any.	Not Applicable
	(q) Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.	Yes
30.	Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Local authorities of Third Party claims, Liens etc. and details thereof.	Nil
31.	The Period covered under the Encumbrances Certificate and the name of the person in whose favor the encumbrances is created and if so, satisfaction of charge, if any.	Latest Certificate of Nil Encumbrance will have to be obtained.
32.	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	Not Applicable
33.	(a) Urban land ceiling clearance, whether required and if so, details thereon. (b) Whether No Objection Certificate under the Income Tax Act is required / obtained.	Not Applicable
34.	Details of RTC extracts/ mutation extracts/ Katha extract pertaining to the property in question.	Mutation has been carried out and accordingly the name of M/s Umiya Holdings Pvt. Ltd. have been added in the Occupants column of Form I & XIV pertaining to survey no. 211/1-A of Village Sancoale at mutation entry no. 8101
35.	Whether the name of mortgagor is reflected as owner in the revenue/ Municipal/ Village records?	Not Applicable
36.	(a) Whether the property offered as security is clearly demarcated?	Not Applicable



 SIDDHARTH J. SAMANT
 ADVOCATE
 SOCIAL JUSTICE

46.	The specific persons who are required to create mortgage/ to deposit documents creating mortgage.	Prospective Purchasers
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Date: 27/11/2017

Place: Panaji

Signature of the Advocate




CERTIFICATE OF TITLE

I have examined the **Original Title Deeds** relating to the schedule property / (ies) and the draft of the agreements to be offered as security by way of Equitable and that the certified copies of documents of title referred to in the Opinion are valid as secondary evidence of Right, title and interest and that the said Equitable Mortgage to be created on production of original title deeds

I further certify that:

1. I have examined the Documents in detail, taking into account all the Guidelines in the check list vide Annexure B and the other relevant factors.
2. I confirm having made a search in the Land/ Revenue records. I also confirm having verified and checked the records of the relevant Government Offices, /Sub-Registrar(s) Office(s), Revenue Records, Municipal /Panchayat Office, Land Acquisition Office, I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage. I am liable/ responsible, if any loss is caused to the Bank due to negligence on my part or by my agent in making search.
3. Following scrutiny of Land Records/ Revenue Records, relative Title Deeds, certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC), I hereby certify the genuineness of the Title Deed. Suspicious/ Doubt, if any, has been clarified by making necessary enquiries.
4. There are no prior Mortgage/ Charges/ encumbrances whatsoever, pertaining to the Immovable Property/ (ies) covered by the above said Title Deeds as can be seen from the **Nil Encumbrance Certificate dated 22/02/2008**. The property is free from all Encumbrances. Latest Nil Encumbrance Certificate to be obtained.
5. The Mortgage if created will be available to the Bank for the Liability of the intending Borrower/s.
6. I certify that **MVR Seaview Homes Pvt. Ltd. a company incorporated under the Indian Companies Act, 1956 represented by their Director Shri. Venkat Muppana** has an absolute, clear and Marketable title over the Schedule property/ (ies). I further certify that the above title deeds are genuine and a valid mortgage can be created and the said Mortgage would be enforceable.
7. In case of creation of mortgage by deposit of title deeds, we certify that the deposit of following title deeds/documents would create a valid and enforceable mortgage:

- | |
|---|
| 1. Agreements duly executed between the Prospective Purchasers and MVR Seaview Homes Pvt. Ltd. |
| 2. N O C for Mortgage to be obtained from MVR Seaview Homes Pvt. Ltd. |

3. Latest Nil Encumbrance Certificate

There are no legal impediments for creation of the Mortgage under any applicable Law/Rules in force.

SCHEDULE OF THE PROPERTY

Plot B admeasuring an area of **23,400 sq. mts.** along with project “**MVR HOMES**” **located on property** forming the northern portion of the property known as **Muttoy or Muthoy or Muttoy De Casa or Aforamento** located within the limits of the Village of Sancoale, in the Taluka of Marmugao in the State of Goa being described in the Land Registration Office of Salcete at Margao, under Description No. 20631 of folio 25 reverse of Book 53 New and inscribed under No. 51188 at folio 95 reverse of Book G-62 and enrolled in the Taluka Revenue Office under Matriz Nos. 610, 611, 612, 613, 614 and 615, and which has been allotted the Survey No. **211/1-A** of the **Village of Sancoale in Mormugao Taluka**

BOUNDED AS UNDER:

East: By Survey No.s 210/1, 210/3, 212/1, 212/3, 213/1, 213/2, and 214/1

West : By Survey No.s 198 and 206/4;

North: By Survey No.s 206/6 and 210/1;

South: By remaining part of Survey No. 211/1 Part A admeasuring 15,000 sq. mts.

Date: 27/11/2017

Place: Panaji

Signature of the Advocate

