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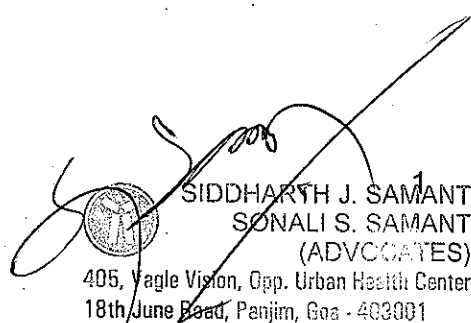
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Dated: 05/12/2016

TITLE INVESTIGATION REPORT, FOR PROJECT APPROVAL OF M/S. KAMAT REALTY PARTNERSHIP FIRM UNDER THE PARTNERSHIP ACT 1932 BY ITS PARTNER MR. ROHAN RAMESH KAMAT.

1.	a) Name of the Branch /Business Unit /Office seeking opinion.	
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	2016-2017
	c) Name of the Borrower	Not Applicable (this being project approval)
2.	a) Name of the unit/concern/company/person offering the property/(ies) as security	M/S. Kamat Realty Partnership firm under the Partnership Act 1932 by its Partner Mr. Rohan Ramesh Kamat.
	b) Constitution of the unit/concern/person/body/authority offering the property for creation of charge.	M/S. Kamat Realty Partnership firm under the Partnership Act 1932, by its Partner Mr. Rohan Ramesh Kamat.
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc)	Borrower/s


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3.	Complete or full description of the immovable property/(ies) offered as security including the following details. Boundaries.	<p>All that property admeasuring 1000.00 Sq. Mts. along with residential house Surveyed under the No. 174 of Sub Division No. 8 of the Village Penha De Franca within the limits of the Village Panchayat of Penha De Franca, which property is not described in the Land Registration Office of Bardez nor enrolled for Matriz in Taluka Revenue Office of Bardez at Mapusa Goa.</p> <p><u>BOUNDED AS UNDER</u></p> <p>East: By the property Surveyed under No. 174/9;</p> <p>West: By property Surveyed under the No. 174/7;</p> <p>North: By property surveyed under road and;</p> <p>South: By property Surveyed under 172/1;</p>
	(a) Survey No.	Surveyed under Survey No. 174 of Sub Division No. 8
	(b) Door/House no. (in case of house property)	Not Applicable.
	(c) Extent/area including plinth/built up area in case of house property, area of plot	Admeasuring 1000.00 Sq. Mts.
	(d) Locations like name of the place, villages, city, registration, sub-district etc.	Situated at Village Penha De Franca within the limits of the Village Panchayat of Penha De Franca.
4.	<p>a) Particular of the documents scrutinized –serially and chronologically.</p> <p>(a) Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified</p> <p>Note: Only originals or certified extracts from the registering /land/revenue/other authorities be examined.</p>	



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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. Certificate under file proceeding No. 36 of the year 1960.	Photocopy	Yes
2. Deed of Succession dated 24/11/2008 executed before the Notary Ex-Officio of Ilhas at Panaji Goa and registered in the Book of Deeds No. 697 at pages 37 onwards.	Original verified with the registered extract.	Yes
3. Deed of Succession dated 23/02/2012 executed before the Notary Ex-Officio of Ilhas at Panaji Goa and registered in the Book of Deed No. 709 at pages 92v onwards.	Original verified with the registered extract.	Yes
4. Deed of Succession dated 19/06/2014 executed before the Notary Ex-Officio of Ilhas at Panaji Goa and registered in the Book of Deeds No. 720 at page 16 onwards.	Original verified with the registered extract.	Yes
5. Agreement for Sale dated 15/04/2015, executed in the Office of the Sub-Registrar of Bardez, Book-1 Document Registration Number BRZ-BK1-06651-2015, CD Number BRZD769 dated 29/06/2015.	Original verified with the registered extract.	Yes
6. Agreement for Sale dated 27/05/2015, executed in the Office of the Sub-Registrar of Bardez, Book-1 Document Registration Number BRZ-BK1-06205-2015, CD Number BRZD768 dated 01/06/2015.	Original verified with the registered extract.	Yes
7. Power of Attorney dated 13/04/2015, executed before Notary Ambujakshi under Sr. No. 13, page 4, Vol. I, dated 13/04/2015.	Original	Yes
8. Power of Attorney dated 16/04/2015, executed before Notary Ambujakshi under Sr. No. 17, page 6, Vol. I, dated 22/04/2015.	Original	Yes
9. Power of Attorney dated 14/05/2015, executed	Original	Yes



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	before Notary Adv. Goculdas N. Naik under Reg. No.950/15 dated 14/05/2015.		
	10. Power of Attorney dated 22/05/2015 , executed before Notary Adv. Goculdas N. Naik under Reg. No. 974/15 dated 22/05/2015.	Original	Yes
	11. Construction Licence dated 21/04/2016 No. VP/PDF/044/2016-17/06/42, issued by Village Panchayat of Penha-De-Franca, Bardez-Goa.	Original	Yes
	12. Conversion Sanad dated 02/08/2016 under No. RB/CNV/BAR/Ac-II/10/2016, issued by Office of the Collector North Goa District Panaji-Goa.	Original	Yes
	13. Form I & XIV	Photocopy	Yes
	14. 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 Applicable	
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	Bardez, at Mapusa Goa
	(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.	No	



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	If so, please name all such offices?	
	(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
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.	
	<p>1. There exists property admeasuring 1000.00 Sq. Mts. along with residential house Surveyed under the No. 174 of Sub Division No. 8 of the Village Penha De Franca within the limits of the Village Panchayat of Penha De Franca, which property is not described in the Land Registration Office of Bardez nor enrolled for Matriz in Taluka Revenue Office of Bardez at Mapusa Goa.</p> <p><u>BOUNDED AS UNDER</u></p> <p>East: By the property Surveyed under No. 174/9; West: By property Surveyed under the No. 174/7; North: By property surveyed under road and; South: By property Surveyed under 172/1;</p> <p>2. The aforesaid parcel of land originally belonged to the Comunidade of Serula.</p> <p>3. The said Comunidade gave the said property on afromento to Mr. Xivaji Naique Pratap Rau Dessai and the process of its final possession in favour of the said Mr. Xivaji Naique Pratap Rau Dessai under file proceeding No. 36 of the year 1960 was completed by the Comunidade of Serula on 27/01/1966 whereupon the said Mr. Xivaji Naique Pratap Rau Dessai became the lawful and exclusive owner of the said parcel of land.</p> <p>4. The said Mr. Xivaji Naique Pratap Rau Dessai thereafter constructed a residential house on the aforesaid parcel of land.</p>	



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5. The said Mr. Xivaji Naique Pratap Rau Dessai was married to Mrs. Mirabai Xivaji Naique Prataprau Sardessai under the Regime of Communion of Assets of the Portuguese Civil Procedure Code Still in force in the State of Goa.
6. (a) The said Mr. Xivaji Naique Pratap Rau Dessai expired on 11/04/1993 without any will or any other disposition of his assets leaving behind him.
7. **Vide Deed of Succession dated 24/11/2008** executed before the Notary Ex-Officio of Ilhas at Panaji Goa and registered in the Book of Deeds No. 697 at pages 37 onwards following persons qualified to be his sole and universal legal heirs (1) Mrs. Mirabai Xivaji Naique Prataprau Sardessai as his widow and moiety holder and the following as his legal heirs:
- (i) Ms. Xakuntala alias Shakuntala Xivaji Naique Prataprau Sardessai now known as Mrs. Milan Vilas Bhangui married to Mr. Vilas Bhanudas Sinai Bhangui;
 - (ii) Mr. Jaient Naique Prataprau Sardessai also known as Jayant Shivaji Sardessai married to Mrs. Shailaja Jayant Sardessai;
 - (iii) Ms. Shila Naique Xivaji Prataprau Sardessai now known as Mrs. Shila Soguna Sinai Dhume or Mrs. Sheela Dhume, married to MR. Soguna alias Avdhut Sinai Dhumo;
 - (iv) Mr. Xexicanta alias Shashikanta Naique Prataprau Sardessai also known as Shashikant Shivaji Sardessai i.e. married to **the VENDOR** herein; and
 - (v) Mr. Aruna Xivaji Naique Prataprau Sardessai also known as Arun Shivaji Sardessai married to Mrs. Anjali Aruna Naique Prataprao Sardessai also known as Anjali Arun Sardesai;
8. The said Mr. Soguna Manguexa Sinai Dumo alias Audhoot Dhume i.e. the husband of Ms. Shila Naique Xivaji Prataprau Sardessai now known as Mrs. Shila Soguna Sinai Dhume or Mrs. Sheela Dhume expired on 02/04/2010.
9. **Vide Deed of Succession dated 23/02/2012** executed before the Notary Ex-Officio of Ilhas at Panaji Goa and registered in the Book of Deed No. 709 at pages 92v onwards said Ms. Shila Soguna Sinai Dhume or Mrs. Sheela Dhume qualified as his widow and moiety holder and Ms. Ashwini alias Reshma Audhut Dhume now known as Mrs. Ashwini alias Reshma Audhut



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Dhume now known as Mrs. Ashwani Siddhesh Salelkar as his only, sole and universal legal heir.

10. Said Ms. Ashwini Siddhesh Salelkar is married to the said Mr. Siddhesh Pramod Salelkar under Regime of Communion of Assets of the Portuguese Civil Procedure Code still in force in the State of Goa.

11. The said Mirabai Xivaji Naique Prataprau Sardessai expired on 29/08/2012 at Alto Porvorim, Bardez Goa, without any will or any other disposition of her assets in the status as widow of late Mr. Xivaji Naique Prataprau Sardessai.

12. Vide **Deed of Succession dated 19/06/2014** executed before the Notary Ex-Officio of Ilhas at Panaji Goa and registered in the Book of Deeds No. 720 at page 16 onwards upon the death of Late Mrs. Mirabai Xivaji Naique Prataprau Sardessai and leaving the following children as her legal and sole universal heirs:

- a) Ms. Xakuntala alias Shakuntala Xivaji Naique Prataprau Sardessai now known as Mr. Milan Vilas Bhangui married to Mr. Vilas Bhanudas Sinai Bhangui;
- b) Mr. Jaient Naique Prataprau Sardessai also known as Jayant Shivaji Sardessai married to Mrs. Shailaja Jayant Sardessai;
- c) Ms. Shila Naique Xivaji Prataprau Sardessai now known as Mrs. Shila Soguna Sinai Dhume or Mrs. Sheela Dhume and her husband Mr. Soguna Manguexa Sinai Dumo alias Audhoot Dhume having predeceased the said Mirabai Xivaji Naique Prataprau Sardessai;
- d) Mr. Xexicanta alias Shashikanta Naique Prataprau Sardessai also known as Shashikant Shivaji Sardessai married to Mrs. Shailaja s. Sardessai herein; and
- e) Mr. Aruna Xivaji Naique Prataprau Sardessai also known as Arun Shivaji Sardesai married to Mrs. Anjali Aruna Naique Prataprau Sardessai also known as Anjali Arun Sardesai;

13. Vide **Agreement for Sale dated 15/04/2015**, executed in the Office of the Sub-Registrar of Bardez, Book-1 Document Registration Number BRZ-BK1-06651-2015, CD Number BRZD769 dated 29/06/2015. Mrs. Milan Vilas Bhangui & Mr. Vilas Bhanudas Sinai Bhangui as **First Vendors, Mr.**



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Jayant Shivaji Sardessai & Mrs. Shailaja Jayant Sardessai as **Second Vendors**, Mrs. Sheela Dhume, Mrs. Ashwani Siddhesh Salelkar & Mr. Siddhesh Pramod Salelkar as **Third Vendor**, Mr. Shashikant Shivaji Sardessai as **Fourth Vendor**, Mr. Arun Shivaji Sardesai & Mrs. Anjali Arun Sardesai as **Fifth Vendor** agreed to sell and develop the **Said Property** to **M/s. Kamat Realty** a partnership firm under the Partnership Act 1932, represented by its Partner Mr. Rohan Ramesh Kamat.

14. **Vide Agreement for Sale dated 27/05/2015**, executed in the Office of the Sub-Registrar of Bardez, Book-1 Document Registration Number BRZ-BK1-06205-2015, CD Number BRZD768 dated 01/06/2015. Mrs. Shailaja Sardessai agreed to sell and develop the said property to **M/s. Kamat Realty** a partnership firm under the Partnership Act 1932, represented by its Partner **Mr. Rohan Ramesh Kamat**.

15. On 13/04/2015 **Power of Attorney** was executed for development of the said property by Ms. Ashwini alias Reshma Audhut Dhume now known as Mrs. Ashwini Siddhesh Salelkar and her husband Mr. Siddhesh Pramod Salelkar in favour of Ms. Shila Naique Xivaji Prataprau Sardessai also known as Mrs. Shila Soguna Sinai Dhume or Mrs. Sheela Dhume, which Power of Attorney was registered before Notary Ambujakshi under Sr. No. 13, page 4, Vol. I, dated 13/04/2015.

16. On 16/04/2015 **Power of Attorney** was executed for development of the said property by (a) Ms. Shila Naique Xivaji Prataprau Sardessai now known as Mrs. Shila Soguna Sinai Dhume or Mrs. Sheela Dhume, (b) Ms. Ashwini alias Reshma Audhut Dhume now known as Mrs. Ashwini Siddhesh Salelkar and her husband (c) Mr. Siddhesh Pramod Salelkar in favour of Mr. Ramesh Anant Kamat and Mr. Rohan Ramesh Kamat which Power of Attorney was registered before Notary Ambujakshi under Sr. No. 17, page 6, Vol. I, dated 22/04/2015.

17. On 14/05/2015 **Power of Attorney** was executed for development of the said property by Mrs. Shailaja S. Sardesai in favour of Mr. Ramesh Anant Kamat and Mr. Rohan Ramesh Kamat which Power of Attorney was registered before Notary Adv. Goculdas N. Naik under Reg. No. 950/15 dated 14/05/2015.

18. On 22/05/2016 **Power of Attorney** was executed for development of the said property by (1) (a) Ms. Xakuntala alias Shakuntala Xivaji Naique



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Prataprau Sardessai now known as Mrs. Milan Vilas Bhangui (b) Mr. Vilas Bhanudas Sinai Bhangui, (2) (a) Mr. Jaiant Naique Prataprau Sardessai also known as Jayant Shivaji Sardessai, (b) Mrs. Shailaja Jayant Sardessai, (3) Mr. Xaxicanta alias Shashikanta Naique Prataprau Sardessai also known as Shashikant Shivaji Sardessai, (4) (a) Mr. Arun Shivaji Naique Prataprau Sardessai also known as Arun Shivaji Sardesai, (b) Mrs. Anjali Arun Naique Prataprau Sardessai also known as Anjali Arun Sardesai in favour of Mr. Ramesh Anant Kamat and Mr. Rohan Ramesh Kamat which Power of Attorney was registered before Notary Adv. Goculdas N. Naik under Reg. No. 974/15 dated 22/05/2015.

19. M/s. Kamat Realty have floated a **RESIDENTIAL BUILDING & COMPOUND WALL** in the **SAID PROPERTY** and with the purpose in mind they have obtained following documents approvals licenses from respective **Civic Authorities**:

- a) **Conversion Sanad dated 02/08/2016** under No. RB/CNV/BAR/Ac-II/10/2016, issued by Office of the Collector North Goa District Panaji -Goa.
- b) **Construction Licence dated 21/04/2016** No. VP/PDF/044/2016-17/06/42, issued by Village Panchayat of Penha-De-Franca, Bardez-Goa.
- c) **Approved plans**

20. Based upon the documents produced and the searches conducted I opine that 1) Mrs. Milan Vilas Bhangui 2) Mr. Vilas Bhanudas Sinai Bhangui, 3) Mr. Jayant Shivaji Sardessai 4) Mrs. Shailaja Jayant Sardessai, 5) Mrs. Sheela Dhume, 6) Mrs. Ashwani Siddhesh Salelkar 7) Mr. Siddhesh Pramod Salelkar, 8) Mr. Shashikant Shivaji Sardessai, 9) Mr. Arun Shivaji Sardesai 10) Mrs. Anjali Arun Sardesai and 11) Mrs. Shailaja Sardessai has absolute ownership right and title to the said **property totally admeasuring 1000.00 sq. mts bearing Survey No. 174/8** of the larger amalgamated property of Village Penha de Franca.

21. Vide **Two Agreements For Sale** i.e. (1) **Agreement for Sale dated 15/04/2015**, (2) **Agreement for Sale dated 27/05/2015** **M/S. Kamat Realty** are legally entitled to develop and sale the **PREMISES/TENEMENTS** being constructed in the **SAID PROPERTY**.



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	<p>22. The Prospective Purchasers can create a valid mortgage of their respective "TENEMENTS" by depositing a duly executed "AGREEMENT FOR SALE" between the Prospective Purchasers Developer/Builder M/S. Kamat Realty with "N O C for Mortgage" from M/S. Kamat Realty till the project is under construction.</p> <p>23. After completion of the Entire Project & and after payment of the entire consideration of the units/ tenements sought to be purchased by the Prospective Purchasers, either there can be individual "Deed of Sale" in favour of the Purchaser, or general "Conveyance Deed" in favour of the society, accordingly either individual 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;	Not Applicable
	(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 creation of any superstructure (if applicable)?	Not 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



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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



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	(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 conditions/formalities are competed/complied with.	Not Applicable
	(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 to be mortgaged 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	Not Applicable



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	having any restriction in creation of charges on such properties?	
	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?	No
	(c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained.	Yes Conversion Sanad dated 02/08/2016 under No. RB/CNV/BAR/AC-II/10/2016 was issued by the Office of the Collector, North Goa District Panaji,



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		for Conversion of Land Surveyed under No. 174/8 admeasuring 1000.00 Sq. Mts for 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?	No
	(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/markings 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	Not Applicable



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	behalf of the firm.	
25.	Whether the property belongs to a Limited Company, 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.	Yes
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?	<p>Yes</p> <ol style="list-style-type: none"> 1. Power of Attorney dated 13/04/2015, executed before Notary Ambujakshi under Sr. No. 13, page 4, Vol. I, dated 13/04/2015. 2. Power of Attorney dated 16/04/2015, executed before Notary Ambujakshi under Sr. No. 17, page 6, Vol. I, dated 22/04/2015. 3. Power of Attorney dated 14/05/2015, executed before Notary Adv. Goculdas N. Naik under Reg. No.950/15 dated 15/05/2015. 4. Power of Attorney dated 22/05/2015, executed before Notary Adv. Goculdas N. Naik under Reg. No. 974/15 dated 22/05/2015.



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(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 an interest in favour of the builder/developer and as such is irrevocable as per law.	Yes
(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.	Yes
(e) In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA.	Yes
i. Whether the original POA is verified and the title investigation is done on the basis of original POA?	
ii. Whether the POA is a registered one?	Notarised/registered
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?	POA contains a specific authority for execution of title documents
(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)	POAs were in force and not revoked nor had become invalid on the date of execution of the document



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	from the office of sub-registrar also?)	
	(g) Please comment on the genuineness of POA?	POAs are genuine
	(h) The unequivocal opinion on the enforceability and validity of the POA?	POA is 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.	<p>If the property is a flat/ apartment or residential/commercial complex, check and comment on the following:</p> <p>(a) Promoter's/Land owner's title to the land/building;</p> <p>(b) Development Agreement/Power of Attorney;</p> <p>(c) Extent of authority of the Developer/ builder;</p> <p>(d) Independent title verification of the Land and/or building in question;</p> <p>(e) Agreement of sale (duly registered);</p> <p>(f) Payment of proper stamp duty;</p> <p>(g) Requirement of registration of sale agreement, development agreement, POA, etc.;</p> <p>(h) Approval of building plan, permission of appropriate/ local authority etc.;</p> <p>(i) Conveyance in favour of Society/ Condominium concerned;</p> <p>(j) Occupancy Certificate/ allotment letter/ letter of possession;</p> <p>(k) Membership details in the Society etc;</p> <p>(l) Share Certificates;</p> <p>(m) No Objection Letter from the Society;</p> <p>(n) All legal requirements under the local/Municipal laws, regarding ownership of flats/ Apartments/ Building Regulations, Development Control Regulations, Co-operative</p>	Not Applicable in case of Project Approval



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	<p>Societies Laws etc;</p> <p>(o) Requirements, for noting the Bank charges on the records of the Housing Society, if any;</p> <p>(p) If the property is a vacant land and construction is yet to be made, approval of layout and other precautions, if any.</p> <p>(q) Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.</p>	
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.	Not Applicable
31.	The Period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrances is created and if so, satisfaction of charge, if any.	Latest Nil Encumbrance Certificate 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.	<p>(a) Urban land ceiling clearance, whether required and if so, details thereon.</p> <p>(b) Whether No Objection Certificate under the Income Tax Act is required / obtained.</p>	Not Applicable
34.	Details of RTC extracts/ mutation extracts/ Katha extracts pertaining to the property in question.	<p>The name of 1) Milan Vilas Bhangui, 2) Vilas Bhanudas Sinai Bhangui, 3) Jayant Shivaji Sardessai, 4) Shailaja Jayant Sardessai, 5) Sheela Dhume, 6) Ashwani Siddhesh Salelkar, 7) Siddhesh Pramod Salelkar, 8) Shashikant Shivaji Sardessai, 9) Shailaja Sardessai, 10) Arun Shivaji Sardesai 11) Anjali Arun Sardesai, appears in occupant's column of the</p>



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		said concerned survey records in Form I & XIV of Survey Nos. 174/8 at mutation entry no. 53399 as the holder of said property in village Penha-de Franca.
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? (b) Whether the demarcation/ partition of the property is legally valid? (c) Whether the property has clear access as per documents?	Yes Yes Yes
37.	Whether the property can be identified from the following documents, and discrepancy/ doubtful circumstances, if any revealed on such scrutiny? (a) Document in relation to electricity connection; (b) Document in relation to water connection; (c) Document in relation to Sales Tax Registration, if any applicable. (d) Other utility bills, if any.	Not Applicable
38.	In respect of the boundaries of the property, whether there is a difference/ discrepancy in any of the title documents or any other documents (Such as valuation report, utility bills, etc.) or the actual current boundary? If so please elaborate/ comment on the same.	No,
39.	If the valuation report and/or approved/ sanctioned plans are made available, please comment on the same including the comments on the description and boundaries of the property on the said documents and that in the title deeds. (If the valuation report and/or approved pan are not available at the time of preparation of TIR, please provide these comments subsequently, on making the same available to the advocate.)	No



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40.	Any bar/restriction for creation of mortgage under any local or special enactments, details or proper registration of documents, payment of proper stamp duty etc.	No
41.	Whether the Bank will be able to enforce SARFESI Act, if required against the property offered as security?	Yes, property is SARFESI compliant
42.	In case of absence of original title deeds, details of legal and other requirements for creation of a proper, valid and enforceable mortgage by deposit of certified extracts duly certified etc., as also any precaution to be taken by the Bank in this regard.	Original documents available
43.	Whether the governing law/ constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if any to be taken in such cases.	Yes
44.	Additional aspects, relevant for investigation of title as per local laws.	Not Applicable
45.	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	Not Required
46.	The specific persons who are required to create mortgage/ to deposit documents creating mortgage.	Prospective buyers

Date: 05/12/2016

Place: Panaji

Advocate

Signature

of the

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CERTIFICATE OF TITLE

I have examined the **Original Title Deeds** relating to the schedule property / (ies) 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, Registrar of Companies 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 pertaining to the Immovable Property/(ies) covered by the above said Title Deeds. 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 prospective buyers.
6. I certify that the owners **M/S. Kamat Realty** Partnership firm under the Partnership Act 1932, has a 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.



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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. "Agreement for Sale" duly executed between prospective purchasers and builder M/s. Kamat Realty.
2. "N O C for Mortgage" from Owner/Developer/Builder M/s. Kamat Realty till the project is under construction.
3. Nil Encumbrance Certificate to be obtained at the time of mortgage by individual borrowers

Presently valid and marketable equitable mortgage can be created on the basis of abovementioned document. 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 favour of borrower, or general conveyance in favour of the society, accordingly either individual conveyance deed or the share certificate, as the case may be, will have to be obtained.

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

THE PROPERTY IS SARFAESI COMPLIANT
SCHEDULE OF THE PROPERTY (IES)

All that property admeasuring **1000.00 Sq. Mts.** along with residential house Surveyed under the No. 174 of Sub Division No. 8 of the Village Penha De Franca within the limits of the Village Panchayat of Penha De Franca, which property is not described in the Land Registration Office of Bardez nor enrolled for Matriz in Taluka Revenue Office of Bardez at Mapusa Goa.

BOUNDED AS UNDER

East: By the property Surveyed under No. 174/9;

West: By property Surveyed under the No. 174/7;



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North: By property surveyed under road and;

South: By property Surveyed under 172/1;

Date: 05/12/2016

Place: Panaji

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