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Date: 01/01/2025

Ref No.Galileo/Gen/Non-Lit/001/2025/Out

ANNEXURE ‘A’

THE TITLE VERIFICATION AND SEARCH REPORT

1.	Report prepared for	RYAGO HOMES PVT. LTD.
2.	Particulars of the documents scrutinized – serially and chronologically	a) Document of Land description no. 3000 at Folio 165 of Book No. B-3 of Land Registration Records of Bardez/Bicholim preserved in the Department of Archives, Panaji, Goa along with Translation. b) Document of Inscription bearing No. 11951 at Page 143 of Book No. G - 17 of the Land Registration Record of Bardez preserved in the Directorate of Archives Archaeology & Museum, Panaji along with Translation. c) Deed of Gift dated 29/06/1913 recorded at Sr. No. 49 at Folio No. 88 to 89 of the Notarial Record Book No. 272 of the Notary of Bardez Pinto de Menezes along with translation. d) Form III (Index of Land) of property bearing Survey No. 365/2 of Mandrem Village. e) Form 9 of property bearing Survey No. 365/2 of Mandrem Village.



		f) Manual Form I and XIV of property bearing Survey No. 365/2 of Mandrem Village. g) Case papers in Inventory Proceedings No. 90/2016 before the Court of Civil Judge, Junior Division at Pernem including the following documents: i. <i>Application for inventory under Article 1369 of the Code</i> ii. <i>Final List of Assets dated 16/09/2017.</i> iii. <i>Minutes of Auction dated 05/10/2017</i> iv. <i>Scheme of Partition dated 31/10/2017</i> v. <i>Final Chart of Partition dated 15/11/2017</i> vi. <i>Final Order dated 10/01/2018</i> h) Consent Decree dated 12/08/2020 drawn as per Consent Terms dated 12/08/2020 filed by parties in RCS No. 36/2019 before the Civil Judge Junior Division at Pernem. i) Form I & XIV of property bearing Survey No. 365/2-A of Mandrem Village reflecting the name of Atmaram Vishnu Joshi and Sharmila Atmaram Joshi under Mutation No. 32780 in the Occupant's Column. j) Survey Plan of property bearing Survey No 365/2-A of Mandrem Village issued by Directorate of Settlement & Land Records. k) Public Notice dated 1/03/2024 published in the English newspaper daily The Navhind Times.
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		l) Land use/Zoning information issued by the Deputy Town Planner bearing reference No. 23/ZI/TCP/PER/14/2024/694 dated 10/04/2024. m) Resolution passed by the Board of Directors of Ryago Homes Private Limited in its meeting 17/2023-24 held on 4/03/2024. n) Deed of Sale dated 29/04/2024 registered in Book 1 document, registered under No. PNM-1-346-2024 on 10/05/2024 before the Sub-Registrar of Pernem, Goa. o) Recent Form I & XIV of property bearing Survey No. 365/2-A of Mandrem Village reflecting the name of Ryago Homes Private Limited under Mutation No. 37037 in the Occupant's Column p) Super Imposition Report dated 29/05/2024 prepared by Reg. Architect & Govt. Approved Valuer Shri. S. A. Dhuri. q) Sanad dated 28/08/2024 bearing Reference No. CCPER06-24-87 issued by Additional Collector – I of North Goa District, Goa r) Nil Encumbrance Certificate bearing No. NEC/3/2025/7 dated 08/01/2025 for a period between 10/05/1995 to 10/05/2024 issued to Ryago Homes Pvt. Ltd.
3.	Nature Documents of	Original/Certified/Photocopy/Court Copies of the documents listed in clause 2 are verified.
4.	Complete or Full Description of said	All that property "GHEL PADATO" also known as "GHALEPADATO" alias "GAILO PORTO" situated in Mandrem

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	Immovable Property	Village admeasuring 7255 sq. mts bearing Survey No. 365/2-A , situated at Mandrem Village, Pernem Taluka, North Goa District, State of Goa, described in the Land Registration Office under No. 3000 at Folio 165 of Book No. B-3 of Land Registration Records of Bardez/Bicholim.
5.	Survey No.	365/2-A
6.	Locations like name of the place, village, city, registration, Sub-District etc.	Village Panchayat of Mandrem, Pernem Taluka, North Goa District, State of Goa, India.
7.	Boundaries (of the property).	North: By property surveyed under Survey No. 365/2 of Mandrem Village; South: By Public Road; East: By property surveyed under Survey N. 365/2 of Mandrem Village; West: By property surveyed under Survey No. 365/1-J, 365/1-I and Survey No. 365/10 of Mandrem Village.
8.	Flow of titles tracing out the title, of the intended mortgagor and his/its Predecessors in interest from Mother Deed to the latest Title Deed	Flow of the Title shown as per Enclosed Annexure 'B' .
9.	Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Local Authorities or Third Party claims, liens etc. and details thereof. If yes, give the details thereof.	Nil Encumbrance Certificate bearing Reference No. NEC/3/2025/7 issued by Sub-Registrar of Pernem, Pernem – Goa.



10.	The period covered under the Encumbrances Certificate and the name of the person in whose favor the encumbrance is created and if so, satisfaction of charge, if any.	For a period from 10/05/1995 to 10/05/2024.
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Date: 01-01-2025

Place: Panaji – Goa


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ANNEXURE 'B'

Sir,

The undersigned has perused and scrutinized all the documents enlisted in paragraph 2 of **Annexure 'A'**, the File pertaining to property admeasuring an area of **7255.00 Sq. mts**, surveyed under Survey No. 365/2-A of Mandrem Village, Pernem - Goa, known as "GHEL PADATO" also known as "GHALEPADATO" alias "GAILO PORTO" situated in Mandrem Village, Pernem Taluka, within the limits of Village Panchayat of Mandrem Village, Pernem Taluka, District North Goa, State of Goa.

1. There exists an immovable property known as "GHEL PADATO" also known as "GHALEPADATO" alias "GAILO PORTO" admeasuring an area of 14,511 sq. mts situated within the limits of the Village Panchayat of Mandrem, Bardez, described under No. 3000 (part) drawn up at folio 165 of Book B-3 of the Land Registration Records of Bardez and presently surveyed under New Survey No. 365 sub division 2.

Hereinafter referred to as "Larger Property".

2. Super Imposition Report dated 29/05/2024 prepared by S.A Dhuri, registered Architect & Government approved Valuer confirms that the boundries of said Larger Property bearing Survey No. 365/2 of Mandrem Village tallies with boundaries mentioned in Land Description No. 3000 preserved in the Department of Archives, Panaji, Goa.
3. The Said Larger Property was originally owned & possessed by Anapurnen Bay Zoixinin alias Anapurnen Zoixinin widow of Atmarama Pundalica Zoixy.
4. Vide Deed of Gift dated 29/06/1913 drawn before Mr. Jose Joaquim Filipe Menezes, Notary Public of the Division of Bardez which Deed which is found inscribed at page 88 to page 89 of Book 272, year 1913 of the Notary Public Jose Joaquim Filipe Pinto de Menezes of Judicial Division of Mapusa said Anapurnen Bay Zoixinin alias Anapuren Zoixinin widow of Atmarama Pundalica Zoixy gifted the said Larger Property in favour of her grandson Porusrama Zoixy alias Balcrishna Visnum Zoixy, son of Vishnu Atmarama Zoixy and Essoda Bay.



5. Pursuant to Deed of Gift dated 29/06/1913 the name of Porusrama Zoixy alias Balcrisna Visnum Zoixy is found inscribed under Inscription No. 11951 at page 143 of book G17 described under the register of inscription of transfers at page 165 and page 165 overleaf of book B new third of copies.
6. In terms of Gift Deed dated 29/06/1913, lifetime usufruct was inscribed in favour of Anapurnim Bay Zoixinim alias Anapurnim Zoixinim.
7. Mr. Porusrama Zoixy alias Balcrisna Visnum Zoixy and his wife Annapurna died in 1970 and 1976 respectively , intestate and without leaving any will or any other disposition of his last wish and leaving behind his sole and universal heir his only son Vishnu Balkrishna Joshi alias Visnum Balcrisna Zoixy and his wife Laxmibai Vishnu Joshi.
8. The name of Vishnu Balcrisna Joshi is reflected in Form III i.e. Index of Land showing that he is an occupant of the said Larger Property since 20th August 1970. So also the occupant's column of Form IX also indicates that said Vishnu Balkrishna Joshi is the occupant of the said Larger Property since 20/08/1970.



9. Manual Form I & XIV which is maintained in the Office of Talathi of Mandrem also records the name of Vishnu Balkrishna Joshi in the occupant's column.
10. From the above, it is apparent that the name of Vishnu Balkrishna Joshi is recorded in the Land Records for last more than 50 years with respect to the said Larger Property.
11. Pursuant to the death of Visnum Balcrisna Zoixy @ Vishnu Balkrishna Joshi and his wife Laxmibai Vishnu Joshi on 20/03/1987 and 20-07-2005 respectively, Inventory Proceedings bearing no. 90/2016 was initiated in the Court of the Civil Judge Junior Division at Pernem.
12. In the said Inventory Proceedings No. 90/2016 before the Civil Judge Junior Division at Pernem Final Chart of Allotment was drawn on 15/11/2017 whereby the said larger property was jointly taken in auction by Madhav Vishnu Joshi, Atmaram Vishnu Joshi and Pundalik Vishnu Joshi.
13. Vide Decree dated 10/01/2018 drawn in Inventory Proceedings No. 90/2016 the Final Chart of Allotment at Exhibit -16 was confirmed and made absolute by the Civil Judge Junior Division at Pernem.



14. Pursuant to Decree dated 10/01/2018 Madhav Vishnu Joshi, Atmaram Vishnu Joshi and Pundalik Vishnu Joshi jointly acquired undivided co-ownership rights, title and interest in the said Larger Property.

15. Subsequently Regular Civil Suit No. 36/2019 was instituted for partition of the said larger property before the Civil Judge Junior Division at Pernem by Mr. Madhav Vishnu Joshi and his wife Mrs. Manjusha Madhav Joshi AND Mr. Atmaram Joshi (Plaintiffs) against Pundalik Vishnu Joshi & Mrs. Pushpanjali Pundalik Joshi (Defendants) which was decreed by filing consent terms on 12/08/2020.

16. According to the Consent Terms filed before the Civil Judge Junior Division at Mapusa the parties thereto mutually agreed **Plot 'A'** admeasuring **7255 sq. mts** of the said Larger Property surveyed under No. 365/2 was exclusively allotted to Mr. Atmaram Vishnu Joshi and Sharmila Atmaram Joshi.

(Hereinafter referred to as Said Property)

17. The Parties had further agreed that they shall have No Objection to file partition proceedings before the Deputy Collector/SDO in order to partition their respective plots/holdings and get separate Survey numbers/Sub Division numbers to their respective plots.



18. Upon acquiring exclusive rights & title to the said property Mr. Atmaram Vishnu Joshi and Sharmila Atmaram Joshi applied for mutation and their names were recorded in the occupant's column pursuant to Order passed in Mutation No. 32780 by the Mamlatdar of Pernem.
19. Mr. Atmaram Vishnu Joshi and his wife thereafter applied for Partition before the Deputy Collector and vide Order dated 08/04/2022 in case no. ISLR/PART/PAR/MAN/07/21/209 a separate **Survey No. 365/2-A** was allotted to the Said Property.
20. From the aforesaid chronology of dated and events including the documents available with me it can be safely concluded that Atmaram Vishnu Joshi and his wife Sharmila Atmaram Joshi are the co-owners in possession of the said property bearing **Survey No. 365/2-A** admeasuring **7255 sq. mts** situated at Mandrem Village.
21. A Public Notice was issued on 1st March 2024 in Local Daily namely *The Navhind Times* English newspaper through Adv. Savio Monteiro inviting objection from public in general with respect to any claim vis – a- vis the Said Property namely Survey No. 365/2-A of Mandrem Village. However, no objections were received in the office of Adv. Adv. Savio Monteiro.



22. Land use/Zoning information issued by the Deputy Town Planner bearing reference No. 23/ZI/TCP/PER/14/2024/694 dated 10/04/2024 shows that the said property is partly settlement zone admeasuring an area 6877 sq. mts approximately and partly no Development Slope overlapping Orchard Zone admeasuring an area 378 sq. mts approx. as per site plan enclosed. Plot is affected by existing road having right of way of 15.00 mtrs towards Southern Side.

23. Vide Deed of Sale dated 29/04/2024 the said property was purchased by Ryago Homes Pvt. Ltd. from the Vendors namely Atmaram Vishnu Joshi and his wife Sharmila Atmaram Joshi which is duly registered before the Sub-Registrar of Pernem in Book 1 document bearing Registration No. PNM-1-346-2024 on 10/11/2024.

24. Pursuant to Deed of Sale dated 29/04/2024 Ryago Homes Pvt. Ltd. became the owner in possession of the said property and also got the survey records mutated in their names and the name of the company is reflected as against mutation entry no. 31255 in the Occupant's column of Form I & XIV of Survey No. 365/2-A of Mandrem village, Pernem Taluka.



25. Thereafter, Ryago Homes Pvt. Ltd. also applied and obtained Nil Encumbrance Certificate No. NEC/3/2025/7 dated 8/01/2025 issued by the Sub Registrar of Pernem duly certify that there is no act/encumbrances affecting the said property which has been found for a period between 10/05/1995 to 10/05/2024.

CONCLUSION

In view of the above I hereby certify that Ryago Homes Pvt. Ltd. is the owner in possession of the Property bearing Survey No. 365/2-A of Mandrem Village, Pernem Taluka, District North – Goa, State of Goa and there is no legal impediment for entering into any Agreement/ Sale Deed with respect to the said property.


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