



Mrs. Swati (Karpe) Kerkar

Ref No: 058

A D V O C A T E

Res. / off.:

'Satermai'

Near Vaishya Bhavan,

Vasant Nagar, Sanquelim - Goa.

Ph.: 2364262, Mob. 9823364140

Panaji Off. :

A/3 Skylark Apts.

M.B. Road

Panaji - Goa.

Ph. : 2435895

email : swati0215@rediffmail.com, swatikerkar1502@gmail.com

Date :

Name Sunil Suvesh Salunke

Address SBI - Commercial Branch.

<p>① Preparation TIR for SBI Commercial Branch in respect of plot bearing S.No. 69/2-12D of village Hamden.</p>	<p>Rs. 3,500.00</p>
<p>② Typing party etc.</p> <p>paid in cash</p> <p><u>Sunil</u></p>	<p>Rs. 500.00</p>
<p><u>Sunil</u></p>	
<p>Sd/- Swati Umas Kerkar ADVOCATE Vasant Nagar, Sanquelim Bicholim-C Goa. Pin: 403 605</p>	<p>Total Rs. 4,000.00</p>



Mrs. Swati (Karpe) Kerkar

ADVOCATE

Res./ Off.:

'Satermai'

Near Vaishya Bhavan,

Vasant Nagar, Sanquelim - Goa.

Ph.: 2364262, Mob.: 9823364140

email : swatikerkar1502@gmail.com

Panaji Off.:

A/3 Skylark Apts.,

M.B. Road,

Panaji - Goa.

Ref. No.:

Date : 17/08/2021

Annexure - B:

Report of Investigation of Title in respect of immovable Property

1	a) Name of the Branch/ Business Unit/Office seeking opinion.	State Bank of India, Commercial Branch, Taluka Tiswadi Goa.
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	
	c) Name of the Borrower.	Shri Sunil Suresh Salunke, r/o: Flat No. 1/A/S1, Salunke Estate, North Goa- 403505.
	a) Name of the unit/concern/ company/person offering the property/ (ies) as security.	
	b) Constitution of the unit/concern/ person / body/authority offering the property for creation of charge.	Individual Person.
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Borrower.
3	Complete or full description of the immovable property/(ies) offered as security including the following details.	The property offered as security, is more particularly described in the Schedule - II hereunder written.
	a) Survey No.	New Survey No. 69/2-D-D of Village Harvalem,

Swati

		Taluka Bicholim Goa.								
	(b) Door/House No. (in case of house property)	N. A.								
	(c) Extent/ area including plinth/ built up area in case of house property	N. A.								
	(d) Locations like name of the place, village, city, registration, Sub-district etc. Boundaries.	As per Schedule-II								
4	a) Particulars of the documents scrutinized-serially and chronologically. (List of document as per Schedule -I annexed herewith)	See Annexure herein below								
	(b) Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified.	Original Title Deeds are verified.								
	Note: Only originals or certified extracts from the registering/land/ revenue/ other authorities be examined.									
	<table border="1"> <thead> <tr> <th>Sl. No.</th> <th>Date</th> <th>Name/ Nature of the Document</th> <th>Original/ certified copy/ certified extract/ photocopy, etc.</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Sl. No.	Date	Name/ Nature of the Document	Original/ certified copy/ certified extract/ photocopy, etc.					<p>In case of copies, whether the original was scrutinized by the Advocate.</p> <p>Yes.</p>
Sl. No.	Date	Name/ Nature of the Document	Original/ certified copy/ certified extract/ photocopy, etc.							
	As per Annexure Encl.	As above.								
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.)	Search Receipt in 'T' Form is enclosed for the searches made in the Sub-Registrar's office of Bicholim.								
	b) i) Whether all pages in the	Yes.								

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	certified copies of title documents which are obtained directly from Sub-Registrar's office have been verified page by page with the original documents submitted?	
	b) ii) Where the certified copies of the title documents are not available, the copy provided should be compared with the original to ascertain whether the total page numbers in the copy tally page by page with the original produced. (In case originals title deed is not produced for comparing with the certified or ordinary copies should be handled more diligently & cautiously).	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?	Records of Rights are available for online verification and the same has been verified and compared with the hard copy.
	b) If such online/computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.	Not Applicable
	c) Whether the genuineness of the stamp paper is possible to be got verified from any 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 of Bicholim.
	b) Whether it is possible to have registration of documents in respect of the property in question, at more than one	No

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	office of sub-registrar/ district registrar/ registrar- general. If so, please name all such offices?	
	c) Whether search has been made at all the offices named at (b) above?	Search has been made in the Office of the Sub-Registrar of Bicholim.
	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 predecessors 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 for clearance of such clog on the Title. In case of property offered as security for loans of Rs. 1.00 Crore and above, search of title/encumbrances for a period of not less than 30 years is mandatory. (Separate Sheets may be used)	Chain of title tracing is as per Annexure-I annexed herewith.
9	Nature of Title of the intended Mortgagor over the Property (Whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or Inam Holder or 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	Not Applicable

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	the Leasehold right,	
	c) duration of the Lease / unexpired period of lease,	Not Applicable
	d) if, a sub-lease, check the lease deed in favour 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
	f) Right to get renewal of the leasehold rights and nature thereof.	Not Applicable
11	If Govt. grant/ allotment/ Lease-cum/ Sale Agreement, whether;	Not Applicable
	grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions,	Not Applicable
	the mortgagor is competent to create charge on such property,	Not Applicable
	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.	Yes.
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:	
	a) The Gift/ Settlement Deed is	Not Applicable

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duly stamped and registered;	
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 actions;	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
<p>(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.</p> <p>(b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share.</p> <p>(c) Whether the partition made is valid in law and the mortgagor has acquired a mortgagable title thereon.</p> <p>(d) In respect of partition by a decree of court, whether such decree has become final and all</p>	Not Applicable

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	<p>other conditions/ formalities are completed/ complied with.</p> <p>(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.</p>	
16	<p>Whether the title documents include any testamentary documents /wills?</p> <p>(a) In case of wills, whether the will is registered will or unregistered will?</p>	Not Applicable
	<p>(b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?</p>	Not Applicable
	<p>(c) Whether the property is mutated on the basis of will?</p>	Not Applicable
	<p>(d) Whether the original will is available?</p>	Not Applicable
	<p>(e) Whether the original death certificate of the testator is available?</p>	Not Applicable
	<p>(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.)</p>	Not Applicable
	<p>(a) Whether the property is subject to any wakf rights?</p>	Not Applicable
	<p>(b) Whether the property belongs to church/ temple or any</p>	Not Applicable

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	religious/other institutions having any restriction in creation of charges on such properties?	
	(c) Precautions/ permissions, if any in respect of the above cases for creation of mortgage?	Not Applicable
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?	Not Applicable
	(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	Not Applicable

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	to enforce the mortgage?	
	(c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed /permission obtained.	Conversion Sanad is duly obtained.
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.),	Not Applicable
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?	Not Applicable
	(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	See Annexure-I for detailed clarification.

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	registered.	
	(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, check the Borrowing powers, Board resolution, authorization to create mortgage/execution of documents, Registration of any prior charges with the Company Registrar (ROC), Articles of Association /provision for common seal etc.	Not Applicable
	a)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 Registrar (ROC), Articles of Association /provision for common seal etc.	
	b)i) Whether the property (to be mortgaged) is purchased by the above Company from any other Company or Limited Liability Partnership (LLP) firm ?	No
	ii) If yes, whether the search of charges of the property (to be mortgaged) has been carried out with Registrar of Companies (RoC) in respect of such vendor company / LLP (seller) and the vendee company (purchaser) ?	Not Applicable
	iii) Whether the above search of	Not Applicable

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	charges reveals any prior charges/encumbrances, on the property (proposed to be mortgaged) created by the vendor company (seller)?	
	iv) If the search reveals encumbrances / charges, whether such charges/encumbrances have been satisfied?	No
26	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, by-laws.	Not Applicable
27	(a) Whether any POA is involved in the chain of title?	Not Applicable
	(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.	Not Applicable
	(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 (Builder's POA) or (ii) other type of POA (Common POA).	Not Applicable
	(d) In case of Builder's POA, whether a certified copy of POA	Not Applicable

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	is available and the same has been verified/ compared with the original POA.	
	(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?	Not Applicable
	ii. Whether the POA is a registered one?	Not Applicable
	iii. Whether the POA is a special or general one?	Not Applicable
	iv. Whether the POA contains a specific authority for execution of title document in question?	Not Applicable
	(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?)	Not Applicable
	(g) Please comment on the genuineness of POA?	Not Applicable
	(h) The unequivocal opinion on the enforceability and validity of the POA?	Not Applicable
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:	The property being mortgaged is a Plot.

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(a) Promoter's/Land owner's title to the land/ building;	Checked.
(b) Development Agreement /Power of Attorney;	Not Applicable
(c) Extent of authority of the Developer/builder;	Not Applicable
(d) Independent title verification of the Land and/or building in question;	See Annexure -I.
(e) Agreement for sale (duly registered);	Not Applicable
(f) Payment of proper stamp duty;	Not Applicable
(g) Requirement of registration of sale agreement, development agreement, POA, etc.;	Not Applicable
(h) Approval of building plan, permission of appropriate/local authority, etc.;	Not Applicable
(i) Conveyance in favour of Society/ Condominium concerned;	Not Applicable
(j) Occupancy Certificate / allotment letter/letter of possession;	Not Applicable
(k) Membership details in the Society etc.;	Not Applicable
(l) Share Certificates;	Not Applicable
(m) No Objection Letter from the Society;	Not Applicable
(n) All legal requirements under the local/Municipal laws, regarding ownership of flats/ Apartments/Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.;	checked
(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	Not Applicable

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	other precautions, if any.	
	(q) Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.	Not Applicable
30	Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof.	No
31	The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge, if any.	Not Applicable
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 extracts pertaining to the property in question.	Records of Rights Certificate in Form No. I & XIV of New Survey No. 69/2-D-D, of Village Harvalem, Taluka Bicholim, Goa.
35	Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records?	Yes.
36	(a) Whether the property offered as security is clearly demarcated? (b) Whether the demarcation/partition of the property is legally valid?	Yes.

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	(c) Whether the property has clear access as per documents? (The property should be legally accessible through normal carriers to transport goods to factories / houses, as the case may be).	
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.	Yes.
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 document and that in the title deeds. (If the valuation report and/or approved plan are not available at the time of preparation of TIR, please provide these comments subsequently, on making the same available to the advocate.)	Not Applicable.

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40	Any bar/restriction for creation of mortgage under any local or special enactments, details of 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 SARFAESI compliant.	Yes
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.	Not Applicable
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.	Not Applicable
44	Additional aspects relevant for investigation of title as per local laws.	See Annexure-I hereinbelow.
45	Additional suggestions, if any to safeguard the interest of Bank/ensuring the perfection of security.	See Annexure -I herein below.
46	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Shri Sunil Suresh Salunke and his wife.
47	Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act, 2016? Whether the project is registered	No

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with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished, Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?	Not Applicable Not Applicable
Whether the details of the apartment/ plot in question are verified with the list of number and types of apartments or plots booked as uploaded by the promoter in the website of Real Estate Regulatory Authority?	Not Applicable

Date: 17/08/2021.

Place: Sankhali, Bicholim, Goa.


(Swati U. Kerkar)
Advocate

-: SCHEDULE - I:-

LIST OF DOCUMENTS AS PER CLAUSE No. 4 OF ANNEXURE- B

1. Deed of Sale dated 12/10/1988, registered with the Sub-Registrar's Office of Bicholim, under Registration No. 106 of Book No. I, Volume No. 12 on 19/10/1988.
2. Conversion Sanad issued by the Collector North Goa District Panaji, granted in respect of New Survey No. 69/2-D-D of village Harvalem, vide its Order No. RB/CNV/BICH/AC-1/02/2010, dated 27/07/2000.
3. Deed of Gift dated 04/07/2017, registered with the Sub-Registrar's Office of Bicholim, under Registration No. 779/2017, at pages 117 to 164 of Book No. I, Volume No. 1501, on 05/07/2017.
4. General Power of Attorney executed by Mrs. Sujata Bharat Desai alias, Sujata Suresh Salunke and Shri Bharat Shivaji Desai in favour of Shri Suresh Balkrishna Salunke before the



Sub Registrar's Office of Bicholim under Registration No. 08/2012 on 23/07/2013.

5. General Power of Attorney executed by Mrs. Vidhya Ajay Shetgaonkar alias, Vidya Suresh Salunke and her husband Shri Ajay Anand Shetgaoncar in favour of Shri Suresh Balkrishna Salunke before the Sub Registrar's Office of Bicholim, under Registration No. 15/2013 on 18/09/2013.
6. Survey Plan in respect of Survey No. 69/2-D-D of Village Harvalem Taluka Bicholim.
7. Order passed by the Deputy Collector & SDO Bicholim, in partition Case No. 8-16-2003-Part-Bich dated 04th April, 2003.
8. Records of Rights Certificate in Form No. I and XIV in respect of property bearing New Survey No. 69/2-D-D of Village Harvalem, Taluka Bicholim.

ANNEXURE - I
CHAIN OF TITLE TRACING AS PER CLAUSE No. 8 OF
ANNEXURE- B

1. I have carefully examined the documents mentioned hereinabove and have also taken thorough searches in the records of various public offices and from the same it transpires that the said entire property "PANDOVACHE VONVORECODIL BHARAD", originally belonged to one Shri Vassanta Xamba Sinai Burculo alias, Vassanta Vassudeva Sinai Burculo.
2. The said Shri Vassanta Xamba Sinai Burculo alias, Vassanta Vassudeva Sinai Burculo, expired on 14/01/1934, leaving behind Smt. Muctabai Vassanta Burculo, as his widow and moiety-holder and Shri Dinkar Vassanta Sinai Budkule, as his sole and universal heir.

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3. Upon the death of Shri Vassanta Xamba Sinai Burculo alias, Vassanta Vasudeva Sinai Burculo, Orphanological Inventory Proceeding were instituted in the Court of Civil Judge, Senior Division, at Bicholim and the said entire property "PANDOVACHE VONVORECODIL BHARAD", was enlisted under Item No. 13 in the list of assets filed in the said inventory proceedings.
4. In terms of the Final Order of Homologation passed in the said Orphanological Inventory Proceedings, the said entire property "PANDOVACHE VONVORECODIL BHARAD " enlisted under Item No. 13 was inter alia, allotted to the share of his only son - Shri Dinkar Vassant Sinai Budkule.
5. The said Shri Dinkar Vassant Sinai Budkule and his wife, Smt. Sharad Dinkar Sinai Budkule, thus became the absolute and exclusive owners of the said entire property.
6. The said Shri Dinkar Vassant Sinai Budkule thereafter sub-divided the said entire property into sub-plots for the purpose of selling the same to various purchasers.
7. The names of the said Shri Dinkar Budkule, stands reflected in the Occupants' Column of the Records of the Rights Certificate in respect of the said entire property bearing New Survey No. 69/2 of Village Harvalem, Taluka Bicholim.
8. Further, in terms of a Deed of Sale dated 12/10/1988, registered with the Sub-Registrar's Office of Bicholim, under Registration No. 106 of Book No. I, Volume No. 12 on 19/10/1988, the said Shri

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Dinkar Vassant Sinai Budkule and his wife, Smt. Sharad Dinkar Sinai Budkule, sold and transferred the said Plot No. 16 admeasuring 640.00 sq. mts., and Plot No. 19 admeasuring 656.00 sq. mts., forming a part of said entire property in favour of one Smt. Surekha Suresh Salunke.

9. After the purchase of the said Plots, the said Smt. Surekha Suresh Salunke, instituted Partition Proceedings before the Deputy Collector and S.D.O. Bicholim, under Case No. 8-16-2003/Part/Bich and vide its Order dated 04/04/2003, the said Plot Nos. 16 and 19, together admeasuring 1,296.00 sq. mts., was allotted a separate survey number viz., New Survey No. 69/2-D-D, as a distinct holding.

10. The Collector North Goa District, Panaji Goa, granted Conversion Sanad for the conversion of the said Survey No. 69/2-D-D, for residential purpose, vide its Order bearing Ref. No. RB/CNV/BICH/AC-I/02/2010, dated 27/07/2011.

11. Further in terms of a Deed of Gift dated 04/07/2017, registered with the Sub-Registrar's Office of Bicholim, under Registration No. 779/2017, at pages 117 to 164 of Book No. I, Volume No. 1501, on 05/07/2017, the said Smt. Surekha Suresh Salunke and her husband, Shri Suresh Balkrishna Salunke, in confirmation with their remaining children and their respective spouses viz., Shri Sujit Suresh Salunke and his wife Smt. Manali Sujit Salunke, Smt. Sujata Bharat Desai and her husband Shri Bharat Desai, Smt. Vidhya Ajay Shetgaonkar and her husband Shri Ajay Anand Shetgaonkar, as confirming parties gifted the said plot of land admeasuring 1296.00 sq. mts., or thereabouts,

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bearing New Survey No. 69/2-D-D of village Harvalem, Taluka Bicholim in favour of their son - Shri Sunil Suresh Salunke, the title-holder above named.

12. Thereafter the said Shri Sunil Suresh Salunke carried out necessary mutation proceeding and his name stands duly recorded in the Occupants' Column of the said New Survey No. 69/2-D-D of Village Harvalem, Taluka Bicholim, as the sole occupant thereof against Mutation Entry No. 26102.

13. By virtue of above, the title-holder above named - Shri Sunil Suresh Salunke and his wife, have become the absolute and exclusive owners of the said Plot of land admeasuring 1,296.00 sq. mts., or thereabouts, bearing New Survey No. 69/2-D-D of village Harvalem, Taluka Bicholim.

LEGAL OPINION:

Based upon the examination of the aforesaid documents and the searches carried out in various public offices, I hereby certify as under:-

- a. that the title of - Shri Sunil Suresh Salunke and his wife, to the said Plot of land, 1296.00 sq. mts., or thereabouts, bearing New Survey No. 69/2-D-D of village Harvalem, forming part of the larger property, known as "**PANDOVACHE VONVORECODIL BORODO**", situated at Village Harvalem, within the limits of the Village Sankhali Municipal Council, Taluka and Registration Sub-District of Bicholim, District of North Goa, in State of Goa, is

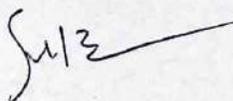
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clean, clear and marketable and there are no registered encumbrances, charges and/or liens of any kind whatsoever are found in the Office of the Sub-Registrar of Bicholim in respect of the said Plot subject to production of till date Nil Encumbrance Certificate.

- b. that Urban Land Ceiling Act is not applicable in the state of Goa.
- c. that there are no acquisitions or requisitions proceedings pending in respect of the said plot.
- d. I further certify that the applicant - Shri Sunil Suresh Salunke and his wife, can create valid equitable mortgage in respect of the said plot, in favour of the State Bank of India, by depositing the title deeds referred to herein below, with any Notified Center of the Bank.

Annexure - C:
CERTIFICATE OF TITLE

1. I have examined the Original Title-deeds relating to the schedule property / (ies) i.e. the said Plot admeasuring 1,296.00 sq. mts., bearing New Survey No. 69/2-D-D of Village Harvalem, Taluka Bicholim, more particularly described in SCHEDULE hereunder written and offered as security by way of equitable mortgage and that the documents of title referred to in the opinion are valid evidence of right, title and interest and that if the said equitable Mortgage is created, it will satisfy the requirements of creation of Equitable Mortgage and I further certify that:



2. 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.
3. I confirm having made search in the Land / Revenue Records. I also confirm having verified and checked the records of the relevant Sub-Registrar(s) Office(s), Revenue Records, 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.
4. Following scrutiny of Land Records/Revenue Records and 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 Deeds. Suspicious/Doubt, if any, has been clarified by making necessary enquiries.
5. In case of second/subsequent charge in favour of the Bank, there are no other mortgage/charges other than already stated in the loan documents and agreed to by the Mortgagor and the Bank.
6. Minor/(s) and his/their interest in the property is/are to the extent of. (Specify the share of the minor with name).....Not Applicable.

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7. The Mortgage if created will be available to the Bank for the Liability of the intending Borrower - Shri Sunil Suresh Salunke.

8. I certify that - Shri Sunil Suresh Salunke and his wife, have derived absolute, clear and marketable title over the schedule property/i.e. I further certify that the above title deeds are genuine and a valid mortgage can be created and the said Mortgage would be enforceable.

9. In case of creation of Mortgage by Deposit of title deeds, I certify that the deposit of following title deed/documents in would create a valid and enforceable mortgage:-

- i. Copy of Deed of Sale dated 12/10/1988, registered with the Sub-Registrar's Office of Bicholim, under Registration No. 106 of Book No. I, Volume No. 12 on 19/10/1988.
- ii. Original Conversion Sanad issued by the Collector North Goa District Panaji, granted in respect of New Survey No. 69/2-D-D of village Harvalem, vide its Order No. RB/CNV/BICH/AC-1/02/2010, dated 27/07/2000.
- iii. Original Deed of Gift dated 04/07/2017, registered with the Sub-Registrar's Office of Bicholim, under Registration No. 779/2017, at pages 117 to 164 of Book No. I, Volume No. 1501, on 05/07/2017.
- iv. Copy of General Power of Attorney executed by Mrs. Sujata Bharat Desai alias, Sujata Suresh Salunke and Shri Bharat Shivaji Desai in favour of Shri Suresh Balkrishna Salunke before the Sub Registrar's Office of Bicholim under Registration No. 08/2012 on 23/07/2013.

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- v. Copy of General Power of Attorney executed by Mrs. Vidhya Ajay Shetgaonkar alias, Vidya Suresh Salunke and her husband Shri Ajay Anand Shetgaoncar in favour of Shri Suresh Balkrishna Salunke before the Sub Registrar's Office of Bicholim, under Registration No. 15/2013 on 18/09/2013.
- vi. Original Till date Nil Encumbrance Certificate in respect of plot bearing New Survey No. 69/2-D of Village Harvalem.
10. There are no legal impediments for creation of the Mortgage under any application Law/Rules in force.
11. It is certified that the property is SARFAESI compliant.

-: SCHEDULE - II:-

DESCRIPTION OF THE PROPERTY AS PER CLAUSE No. 3 OF

-: ANNEXURE-B:-

ALL THAT piece or parcel of land viz., a Plot admeasuring 1,296.00 sq. mts., or thereabouts, (comprising of plots Nos. 16 and 19) forming part of the larger property known as "**PANDOVACHE VONVORECODIL BORODO**", situated at Village Harvalem, within the local limits of the Sankhali Municipal Council, Taluka and Registration Sub-District of Bicholim, District of North Goa, in the State of Goa, described in the Land Registration office of Bicholim, under Description No. 550 of Book B (new), not enrolled in the Taluka Revenue Office of Bicholim for the purpose of Matriz and surveyed as a whole, for the purposes of the Records of Rights for the Revenue Village of Harvalem, under New Survey No. 69 sub-division No. 2 and the said Plot No. 1, admeasuring 1,296.00 sq. mts., being distinctly surveyed as a separate holding under New Survey No. 69/2-D-D of Village Harvalem, Taluka Bicholim and being bounded as an independent and distinct entity as follows:-

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On or towards the East: by 6.00 mts., wide internal road,

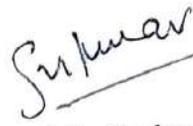
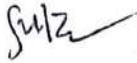
On or towards the West: by 6.00 mts., wide internal road,

On or towards the North: by plot bearing Survey No. 69/2-EO of
Village Arvalem, and,

On or towards the South: by 6.00 mts., wide internal road.

Date: 16/08/2021.

Place: Sankhali, Bicholim, Goa.



(Swati U. Kerkar)
Advocate.

Sou. Court House, Kerkar
ADVOCATE
Vasant Nagar, Bicholim
Bicholim-Goa.
Pin: 557 105