

PAVITHRAN. A. V.

B.A., LL.M,

ADVOCATE

S-3, IInd Floor, Bhanav Apartments,
Next to Axis Bank, Near Mahalaxmi
Temple, Panaji-Goa 403 001. Tel No-
0832-2227773. 9552590929

Date: 12/10/2020

To,
The State Bank of India,
A B Road Branch
Panaji, Goa

BILL

Sir,

I am submitting my professional bill towards
Issue of Project Report in respect of
Residential Building consisting of 8 units/flats,
Situated at Corlim, Registration Sub-District
of Ilhas, District of North Goa, in the State of Goa,
along with search charges

... **Rs.10500.00**

Rs.10500.00

=====

(Rupees Ten Thousand Five Hundred Only)

Thanking you,

Yours truly


(PAVITHRAN A. V.)
Advocate

Kindly deposit into Savings A/c. No.33317939425 – State Bank of
India, Main Branch, Panaji, Goa

Serial No.

of documents
application

Search fees

13/10/2020

Nature of document-

By whom presented—

Received fees as follows—A. V.)

Registration fee S-3, Bhānāv Apt.

Copy fee $\frac{(\text{folios})}{(\text{sides})}$

Copy fee for endorsements *Pa. v. J. - Good.*

Postage

Copies or memoranda (Sections 64 to 67)

Searches or inspection for 30 years.....

Fines of Survey No. 2.2/20.

Section 25 at Village, Corlim?

Section 34
 (Section 57) folios 1

Certified copies (Section 57) folios

Other fees and payment

Item (on reverse) No.

“ No.

No.

" I do not

" [Signature] No.

Total

Rs.	Ps.
300 = ∞	
S	
300 = ∞	

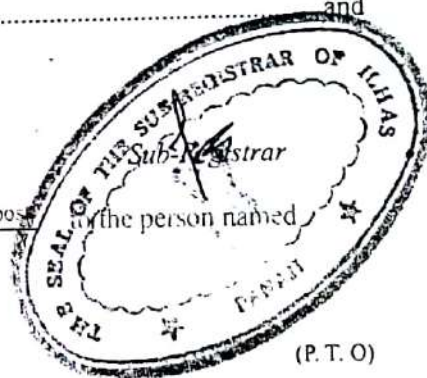
The documents will be ready on and
copy

will be sent by registered post to
delivered at this office

Please send the documents by registered post to the person named
hand it over

below:

Presenter:



(P. T. O)

PAVITHRAN. A. V.

B.A., LL.M,

ADVOCATE

S-3, IInd Floor, Bhanav Apartments,
Next to Axis Bank, Near Mahalaxmi
Temple, Panaji-Goa 403 001,
Tel No: 0832-2227773, 9552590929

Dated: 13/10/2020

TITLE REPORT

**TITLE INVESTIGATION AND SEARCH REPORT FOR THE APPROVAL OF PROJECT
OF RESIDENTIAL BUILDING CONSISTING OF 8 UNITS/FLATS OF SHRI.
NAGINENI RANGA RAO AND HIS WIFE SMT. N. VIJAYA BHARATHI**

ANNEXURE - 'B'

1.	a) Name of the Branch/Business Unit/Office seeking Opinion	S.B.I. A B Road Branch, Panaji, Goa
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	Ref.No.NIL dated NIL
	c) Name of the Borrower/s	Shri. Nagineni Ranga Rao and his wife Smt. N. Vijaya Bharathi R/o. Plot No.14, Flat No. T-7, Roshan Apts., La Oceana Colony, Dona Paula, Goa.
2.	a) Name of the unit/concern/company/person offering the property/(ies) as security	Shri. Nagineni Ranga Rao and his wife Smt. N. Vijaya Bharathi
	b) Constitution of the unit/concern/company/person offering the property for creation of charge	Individual/s
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Borrower/s
3.	Complete or full description of the immovable property/(ies) offered as security for creation of mortgage whether equitable/registered mortgage.	All that piece and parcel of land forming part of the larger property known as "AFORAMENTO DUM TERRENO PARA CULTURA DE ARVORES FRUTIFERAS", admeasuring an area of 1,075 sq.mts., which property is registered in the Land Registration Office of Ilhas under No.21336 at page 87 overleaf of Book 57 New, enrolled in the Taluka Revenue Office under Matriz No.164, presently surveyed under Survey No.22/20 of Village Corlim, within the jurisdiction of Village Panchayat of Corlim, Sub District



Res. Flat No. HEG-25, Ground Floor, "E" Building "Navodaya Co-Op. Housing Society Ltd.", Behind Hero Honda Showroom, Alto-Porvorim, Bardez, Goa
E-mail: pavi3233@gmail.com, pavi_3233@rediffmail.com

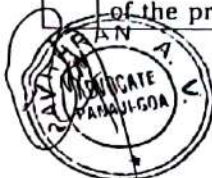
		Taluka Tiswadi, District of North Goa, State of Goa, which is offered as security for creation of equitable mortgage.			
	a) Survey No.	Survey No.22/20 of Village Corlim.			
	b) Door/House no.(in case of house property)	NA			
	c) Extent/ area including plinth/built up area in case of house property	NA			
	d) Location like name of the place, village, city, registration sub-district, etc., Boundaries:	Situated at Corlim, within the jurisdiction of Village Panchayat of Corlim, Sub District Taluka Tiswadi, District of North Goa, State of Goa. Boundaries of Property: On the East : By property bearing Survey No.22/21 of Village Corlim; On the West : By 6 metres wide road; On the North : By property bearing Survey No.22/12 of Village Corlim and On the South: By 6 metres wide road.			
4.	a) Particulars 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.				
	Sl. No	Date	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 and Description	Photocopy	No
	2	08.08.1966	Deed of Sale & Discharge	Photocopy	No
	3	21.06.2002	Permission from Town & Country	Photocopy	No



			Planning Department		
	4	16.07.2002	NOC from PWD	Photocopy	No
	5	16.08.2002	NOC from Directorate of Health Service	Photocopy	No
	6	06.09.2002	Construction License	Photocopy	No
	7	02.05.2016	Deed of Succession	Photocopy	No
	8	12.12.2018	Deed of Succession	Photocopy	No
	9	31.10.2019	Public Notice	Photocopy	No
	10	10.01.2020	Deed of Sale	Photocopy	No
	11	16.07.2020	Order from Town & Country Planning Department	Photocopy	No
	12	27.07.2020	Technical Clearance Order	Photocopy	No
	13	08.08.2020	NOC from Directorate of Health Service	Photocopy	No
	14	01.10.2020	Application to District Collector, Panaji Goa	Photocopy	No
	15	01.10.2020	Memorandum	Photocopy	No
	16		Approved building Plan	Photocopy	No
	17		Survey Plan	Photocopy	No
	18		Form I & XIV	Photocopy	No
	19		Translation of Deed of Sale with Discharge	Photocopy	No
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			Authenticity of all the title documents are verified from the concerned Sub-Registrar and found to be genuine	



	mortgagor? (please also enclose all such certified copies and relevant fee receipts along with the TIR)	
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 and the comments/findings in this regard.	NA
	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?	Within the Jurisdiction of Sub-Registrar of Ilhas at Panaji, 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. If so, please name all such offices?	The details are available with the Sub-Registrar of Ilhas at Panaji, Goa.
	c) Whether search has been made at all the offices named at (b) above?	Yes
	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	All that piece and parcel of land forming part of the larger property known as 'AFORAMENTO DUM TERRENO PARA CULTURA DE ARVORES FRUTIFERAS',



the predecessors in title/interest to the current title holder. And wherever Minors, 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.

admeasuring an area of 1,075 sq.mts., which property is registered in the Land Registration Office of Ilhas under No.21336 at page 87 overleaf of Book 57 New, enrolled in the Taluka Revenue Office under Matriz No.164, presently surveyed under Survey No.22/20 of Village Corlim, Tiswadi-Goa, situated at Corlim, within the jurisdiction of Village Panchayat of Corlim, Sub District Taluka Bardez, District of North Goa, State of Goa, hereinafter referred to as the "SAID LARGER PROPERTY").

The larger property '**AFORAMENTO DUM TERRENO PARA CULTURA DE ARVORES FRUTIFERAS**', originally belonged to one Mrs. Maria Dina Rosa Xavier do Rego from St. Cruz, Ilhas-Goa.

The said property originally belonged to one Jose Luis Caetano de Souza and his wife Ana Regina Francisca de Nazareth Noronha.

Vide Public Deed dated 28th January, 1959 drawn before the Notary of Judicial Division of Ilhas, the larger property was purchased by Maria Conceicao Rodrigues and her husband, Manuel Constancio das Angustias Fernandes.

The said Maria Conceicao Rodrigues and her husband, Manuel Constancio das Angustias Fernandes thereafter subdivided the larger property into 33 plots numbered from 1 to 33 for the purpose of development.

Vide Deed of Sale and Discharge dated 8th August, 1966, Maria Conceicao Rodrigues and her husband, Manuel Constancio das Angustias Fernandes sold and conveyed one of the sub-divided plot i.e. Plot No.12 of the larger property admeasuring an area of 1,089.50 sq.mts. to one Maria Satelina C. Gomes, daughter of Lazaro Elisabeth Gomes, married to Remedio



Fernandes, which Deed was registered in the Office of Sub Registrar of Ilhas under No.72 at pages 182 to 188 of Volume 12 of Book No.I dated 21/01/1966.

The said Maria Satelina Crispina Gomes, was married to one Shri. Remedios Fernandes under the Regime of Absolute Communion of Assets which is applicable to the State of Goa.

The office of PWD vide letter bearing No.PWD/DV/(BIN)/F4/2002-03/262 dated 16/07/2002 granted N.O.C for the construction in the said property.

The Directorate of Health Service, Primary Health Centre, Corlim vide letter bearing No.HCCP/COR/36/2001-02/227 dated 16/08/2002 granted N.O.C for the construction in the said property.

The Village Panchayat Corlim granted Construction Licence No.VP/COR/2002-03/13, dated 06/09/2002 for construction in the said property.

The said Remedios Fernandes expired on 27/08/2002 leaving behind Smt. Maria Satelina Crispina Gomes as his half sharer and moiety holder and

- a) Mr. Wilson Ambrosio Fernandes;
- b) Mrs. Maria Lena Varela;
- c) Ms. Swizel Jasmin Fernnades,
- d) Mrs. Elisa Perpetua Fernandes;
- e) Mr. Austin Xavier Silveira;
- f) Mrs. Jessee Fernandes and
- g) Mr. Lawrence Fernandes, as his

universal heirs, which fact is confirmed by drawing a Deed of Succession drawn on 12/12/2018 at Folio 27 to 29V of Book No.738 before the Civil cum Sub-Registrar and Special Notary Ex-Officio of Tiswadi Goa.

The said Smt. Maria Satelina Crispina Gomes, Mr. Wilson Ambrosio Fernandes, Mrs. Maria Lena Varela, Ms. Swizel Jasmin Fernnades, Mrs. Elisa Perpetua Fernandes,



Mr. Austin Xavier Silveira, Mrs. Jessee Fernandes and Mr. Lawrence Fernandes become the absolute owners of the said property, who are in lawful possession of the same by virtue of the Deed of Sale and Discharge dated 8th August, 1966 and by virtue of the Deed of Succession dated 12/12/2018.

Even though the Deed of Sale and Discharge dated 8th August, 1966 mentions the area of the said property as 1,089.50 sq.mts., the actual area available at loco is only 1,075 sq.mts., which fact is confirmed on perusal of the Form I & XIV and survey records of the said property.

Vide a Deed of Sale dated 10/01/2020, the said Smt. Maria Satelina Crispina Gomes, Mr. Wilson Ambrosio Fernandes, Mrs. Maria Lena Varela, Ms. Swizel Jasmin Fernnades, Mrs. Elisa Perpetua Fernandes, Mr. Austin Xavier Silveira, Mrs. Jessee Fernandes and Mr. Lawrence Fernandes sold and conveyed the said property admeasuring an areas 1075 sq.mts, surveyed under survey nos. 22/20 of village Corlim to Shri. Nagineni Ranga Rao and his wife Smt. N. Vijaya Bharathi, which deed is registered before the Sub Registrar of Ilhas at Panaji, under no. PNJ-1-88-2020 on 15/01/2020.

By virtue of Deed of Sale dated 10/01/2020 the said Shri. Nagineni Ranga Rao and his wife Smt. N. Vijaya Bharathi became the absolute and exclusive owner of the said property.

Upon purchase of the said property the said Shri. Nagineni Ranga Rao and his wife Smt. N. Vijaya Bharathi got their name mutated in survey records in respect of the said property and Shri. Nagineni Ranga Rao's name now figure in survey record on Form I & XIV in respect of said property bearing survey no.22/20 of village Corlim.



The said Shri. Nagineni Ranga Rao with intention to develop said property obtained necessary permissions/ approvals from the concern Authorities:

- a) Order under Ref. No. TIS/2574/COR/TCP/2020/946 granted by the Town & Country Planning Department.
- b) Technical Clearance order under Ref. No. TIS/2574/COR/TCP/2020/1002 dated 27/07/2020 granted by the Town & Country Planning Department.
- c) No Objection certificate for proposed construction under No.PHCC/Corlim/NOC/2020-21/1117 dated 08/08/2020 from the Directorate of Health services, Primary Health Centre Corlim.
- d) Approved building plan.

The said Shri. Nagineni Ranga Rao and Smt. N. Vijaya Bharathi have applied Conversion Sanad but however, the conversion sanad is yet to be obtained by Shri. Nagineni Ranga Rao and Smt. N. Vijaya Bharathi, even though all the permission for construction are available, such permissions are subject to obtaining conversion sanad, as conversion sanad is precondition for commencement of any developmental activities in the said property.

On 01.10.2020 the Office of the District Collector North Goa at Panaji Goa, forwarded an application of said Shri. Nagineni Ranga Rao and Smt. N. Vijaya Bharathi to Dy. Conservator of Forest under No.RB/CNV/TIS/AC-II/15/2020 for conversion of use of agricultural land to non agriculture purpose in the property



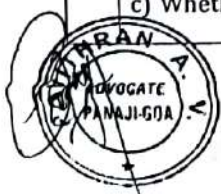
		<p>surveyed under survey No.22/20 of Corlim village for residential purposes.</p> <p>From the documents produced as well as searches made by me I am of the opinion that Shri. Nagineni Ranga Rao and his wife Smt. N. Vijaya Bharathi, are the absolute owners of the "AFORAMENTO DUM TERRENO PARA CULTURA DE ARVORES FRUTIFERAS", admeasuring an area of 1,075 sq.mts., bearing survey no. 22/20 of village Corlim by virtue of Deed of Sale dated 10/01/2020, subject to obtaining conversion sanad from the concerned authority.</p> <p>The Prospective purchasers can create a charge upon their respective tenements by depositing original agreement for sale/sale deed duly executed between the prospective purchasers with the owners which agreement shall be registered before the Sub- Registrar of Ilhas, Panaji Tiswadi Goa.</p> <p>After completion of the project and on obtaining occupancy certificate a proper sale deed has to be executed in favour of the prospective purchasers or in the alternative in case of formation of society a deed of conveyance has to be executed in favour of the society and the society shall issue allotment letters along with share certificates to the owners of the tenements.</p>
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 Rights.
10	If leasehold, whether,	NA
	a) Lease Deed is duly stamped and registered	
	b) Lessee is permitted to	NA



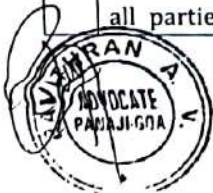
	mortgage the Leasehold right.	
	c) Duration of the Lease/unexpired period of lease.	NA
	d) If, a sub-lease, check the lease deed in favour of Lessee as to whether Lease Deed permitted sub-leasing and mortgage by Sub-Lessee also.	NA
	e) Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	NA
	f) Right to get renewal of the leasehold rights and nature thereof.	NA
11	If Govt. grant/allotment/lease-cum-sale agreement, whether	NA
	Grant/agreement etc. provides for alienable rights to the mortgagor with or without conditions.	Yes, without conditions.
	The mortgagor is competent to create charge on such property	Yes
	Whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	NA
12	If occupancy right, whether:	-
	a) Such right is heritable and transferable	NA
	b) Mortgage can be created.	NA
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.	NA



14	If the property has been transferred by way of Gift/Settlement Deed, whether:	NA
	a) The Gift/Settlement Deed is duly stamped and registered;	NA
	b) The Gift/Settlement Deed has been attested by two witnesses:	NA
	c) The Gift/Settlement Deed transfers the property to Donee:	NA
	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;	NA
	e) Whether there is any restriction on the Donor in executing the gift/settlement deed in question;	No
	f) Whether the Donee is in possession of the gifted property;	NA
	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;	No
	h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	NA
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.	NA
	b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share	Mutation has been effected in favour of Nagineni Ranga Rao as the occupant of the property bearing Survey No.22/20 of Village Corlim.
	c) Whether the partition made is	NA



	valid in law and the mortgagor has acquired a mortgagable title thereon.	
	d) In respect of partition by a decree of court, whether such decree has become final and all other conditions/formalities are completed/complied with.	NA
	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?	NA
16	Whether the title documents include any testamentary documents/Wills? a) In case of Wills, whether the Will is registered Will or unregistered Will?	NA
	b) Whether Will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	NA
	c) Whether the property is mutated on the basis of Will?	NA
	d) Whether the original Will is available.	NA
	e) Whether the original death certificate of the testator is available.	NA
	f) What are the circumstances and/or documents to establish the Will in question is the last and final Will of the testator? (Comment 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	NA



	Will, etc. which are relevant to rely on the Will, availability of Mother/original title deeds are to be explained.)	
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?	NA
	c) Precautions/permissions, if any in respect of the above cases for creation of mortgage?	NA
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.	NA
	b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	NA
19	a) Whether the property belongs to any trust or is subject to the rights of any trust?	NA
	b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?	NA
	c) If so additional precautions/permissions to be obtained for creation of valid mortgage?	NA
	d) Requirements, if any for creation of mortgage as per the Central/ State Laws applicable to the trust in the matter.	NA



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.	NA
	b) In case of agricultural property other relevant records/documents as per the local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?	NA
	c) In case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained.	The said Shri. Nagineni Ranga Rao and Smt. N. Vijaya Bharathi have applied Conversion Sanad but however, the conversion sanad is yet to be obtained by Shri. Nagineni Ranga Rao and Smt. N. Vijaya Bharathi, even though all the permission for construction are available, such permissions are subject to obtaining conversion sanad, as conversion sanad is pre-condition for commencement of any developmental activities in the said property.
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, Coastal 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.	Search reveals that the property is not part of any proposed acquisition.



23	a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	NA
	b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	No
	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.	NA
24	a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.	NA
	b) Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	NA
	c) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.	NA
25	Whether the property belongs to a Limited Company, check the Borrowing powers, BOD resolution, Authorisation to create mortgage/ execution of documents, Registration of any prior charges with the Company Registrar, Article of Association/ provision for common seal etc.	NA



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	NA
27	a) Whether any POA is involved in the chain of title?	NA
	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.	NA
	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, Agreement of Sale, Sale Deeds, etc., in favour of buyers of flats/units (Builder's POA) or (ii) other type of POA (Common POA).	NA
	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.	NA
	e) In case of common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA.	NA



	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?	NA
	iii. Whether the POA is a special or general one?	NA
	iv. Whether the POA contains a specific authority for execution of title document in question?	No
	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?)	NA
	g) Please comment on the genuineness of POA?	NA
	h) The unequivocal opinion on the enforceability and validity of the POA?	NA
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/authenticate in terms of the Law of the place, where it is executed.	No
29	If the property is a flat/apartment or residential/commercial complex, check and comment on the following: a) Promoter's/Land Owners' title to the land/building:	Shri. Nagineni Ranga Rao and his wife Smt. N. Vijaya Bharathi, are the absolute owners of the "AFORAMENTO DUM TERRENO PARA CULTURA DE ARVORES FRUTIFERAS", admeasuring an area of 1,075 sq.mts., bearing survey no. 22/20 of village Corlim by virtue of Deed of Sale



	dated 10/01/2020, subject to obtaining conversion sanad from the concerned authority.
b) Development Agreement/ Power of Attorney	No
c) Extent of authority of the Developer/ builder	Developer has the power to construct and sell the premises
d) Independent title verification of the Land and/ or building in question	Title is independently verified.
e) Agreement of Sale (duly registered)	Deed of Sale dated 10/01/2020, registered before the Sub Registrar of Ilhas at Panaji, under no. PNJ-1-88-2020 on 15/01/2020.
f) Payment of proper stamp duty	Appropriate Stamp duty is paid
g) Requirement of registration of sale agreement, development agreement, POA, etc.;	NA
h) Approval of building plan, permission of appropriate/local authority, etc.,	Yes. Approved building plan and all necessary permissions are obtained from the concerned authorities.
i) Conveyance in favour of Society/ Condominium concerned	NA
j) Occupancy Certificate/ allotment letter/ letter of possession	Building is under construction.
k) Membership details in the Society etc.	NA
l) Share Certificates	NA
m) No Objection Letter from the Society	NA
n) All legal requirements under the local/Municipal laws, regarding ownership of flats/ apartments/building regulations, Development Control Regulations, Co-operative Societies' Laws etc.	Yes



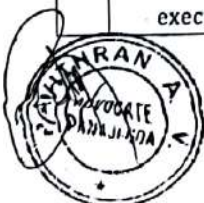
	o) Requirements, for noting the Bank charges on the records of the Housing Society, if any.	NA
	p) If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any.	NA
	q) Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.	Yes
30	Encumbrances, Attachments, and/or claims whether of Government, Central or State or other local authorities or third party claims, liens, etc. and details thereof.	The Latest nil encumbrance certificate is not produced on record. The loan applicant be directed to produce the same directly to the bank.
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.	NA
32	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	NA
33	a) Urban land ceiling clearance, whether required and if so, details thereon.	NA
	b) Whether no objection certificate under the Income Tax Act is required/obtained.	NA
34	Details of RTC extracts/mutation extracts/Katha extracts pertaining to the property in question.	Property stands mutated in the name of the Nagineeni Ranga Rao, as the occupant of the said property bearing Survey No.22/20 of Village Corlim.
35	Whether the name of mortgagor is reflected as owner in the revenue/ municipal/village records?	NO



36	a) Whether the property offered as security is clearly demarcated?	Yes
	b) Whether the demarcation/partition of the property is legally valid?	Yes
	c) Whether the property has clear access as per the documents?	Yes
37	Whether the property can be identified from the following documents, and discrepancy/doubtful circumstances, if any revealed on such scrutiny?	NA
	a) Document in relation to electricity connection;	NA
	b) Document in relation to water connection;	NA
	c) Document in relation to Sales Tax Registration, if any applicable.	NA
	d) Other utility bills, if any.	NA
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.	NA
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.)	Valuation Report is not made available
40	Any bar/restriction for creation of mortgage under any local or	NA



	special enactments, details of proper registration of documents, payment of proper stamp duty etc.	
41	Whether the bank will be able to enforce SARFESI Act, if required against the property offered as security.	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.	Original Title Deeds are available for deposits.
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	NA
45	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	NIL
46	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Prospective Purchaser/s in whose favour a proper Agreement/Deed of Sale is executed and registered.
47	a) Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act, 2016	NA
	b) Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished.	NA
	c) Whether the registered agreement for sale as prescribed in the above Act/Rule there under is executed?	NA



d) 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 Regulation Authority?	NA
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Date : 13/10/2020
Place : Panaji, Goa



PAVITHRAN. A. V.

ADVOCATE

B.A., LL.M.,²³

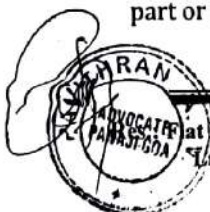
S-3, IInd Floor, Bhanav Apartments,
Next to Axis Bank, Near Mahalaxmi
Temple, Panaji-Goa 403 001,
Tel No: 0832-2227773, 9552590929

ANNEXURE - 'C'

CERTIFICATE OF TITLE

I have examined the Title Deeds and Deed of Sale dated 10/01/2020, relating to piece and parcel of land forming part of the larger property known as "AFORAMENTO DUM TERRENO PARA CULTURA DE ARVORES FRUTIFERAS", admeasuring an area of 1,075 sq.mts., which property is registered in the Land Registration Office of Ilhas under No.21336 at page 87 overleaf of Book 57 New, enrolled in the Taluka Revenue Office under Matriz No.164, presently surveyed under Survey No.22/20 of Village Corlim, within the jurisdiction of Village Panchayat of Corlim, Sub District Tiswadi Taluka, District of North Goa, State of Goa, 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 with the Original, it will satisfy the requirements of creation of Equitable Mortgage and I further certify that said Shri. Nagineni Ranga Rao and his wife Smt. N. Vijaya Bharathi, are the absolute owners of the "AFORAMENTO DUM TERRENO PARA CULTURA DE ARVORES FRUTIFERAS", admeasuring an area of 1,075 sq.mts., bearing survey no. 22/20 of village Corlim by virtue of Deed of Sale dated 10/01/2020, subject to obtaining conversion sanad from the concerned authority.

1. I have examined the Documents in details, 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 valid mortgage. I am liable/responsible, if any loss is caused to the Bank due to negligence on my part or my agent in making search.



at No. HEG-25, Ground Floor, "E" Building "Navodaya Co-Op. Housing Society Ltd.", Behind Hero Honda Showroom, Alto-Porvorim, Bardez, Goa
E-mail: pavi3233@gmail.com, pavi_3233@rediffmail.com

3. 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.

4. In case of second/subsequent charge in favour of the bank, there are no other mortgages/charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank.

5. The Mortgage if created will be available to the bank for the liability of the intending borrowers, Shri. Nagineni Ranga Rao and his wife Smt. N. Vijaya Bharathi.

6. The prospective purchasers upon executing agreement for sale/deed of sale with Shri. Nagineni Ranga Rao and Smt. N. Vijaya Bharathi, which shall be registered before the Sub-Registrar of Ilhas, Tiswadi shall derive a marketable title to their respective tenements and can create a valid mortgage with the bank upon depositing the original Agreement for Sale/Deed of Sale after its execution.

7. I further certify that the above title deeds are genuine and a valid mortgage can be created and the said mortgage would be enforceable.

In case of creation of Mortgage by Deposit of the deeds, I certify that the deposit of the following title deeds/documents would create a valid and enforceable mortgage;

1. Agreement for Sale/Deed of Sale of prospective purchaser/s of his/her/their respective tenement/s.
2. Latest Nil Encumbrance Certificate.



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

SCHEDULE OF THE PROPERTY
(Description of the Property)

All that piece and parcel of land forming part of the larger property known as "AFORAMENTO DUM TERRENO PARA CULTURA DE ARVORES FRUTIFERAS", admeasuring an area of 1,075 sq.mts., which property is registered in the Land Registration Office of Ilhas under No.21336 at page 87 overleaf of Book 57 New, enrolled in the Taluka Revenue Office under Matriz No.164, presently surveyed under Survey No.22/20 of Village Corlim, within the jurisdiction of Village Panchayat of Corlim, Sub District Taluka Tiswadi, District of North Goa, State of Goa and bounded as under:

On the East : By property bearing Survey No.22/21 of Village Corlim;

On the West : By 6 metres wide road;

On the North : By property bearing Survey No.22/12 of Village Corlim and

On the South: By 6 metres wide road.

Date : 13/10/2020

Place : Panaji, Goa



(Adv. Pavithran A. V.)