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ADVOCATE

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Date: 23/06/2025

To,
Mrs. Vinita Sanjay Singbal,
R/o. Singbal Building,
Ponda Goa.

**Ref: Title Search Report of the property/ies
situated at Bandora, Ponda-Goa.**

**Sub: - Legal opinion on documents of Mrs. Vinita
Sanjay Singbal.**

Madam,

This title report is given at the request of Mrs. Vinita Sanjay Singbal and I based on title deed forwarded to me of the immovable property and the other information submitted by you have conducted



detailed search and investigation, and submit my report as below:

1. **Title deed in Original/xerox seen by me.**

- a) Deed of sale dated 21/02/2006 duly registered in the Office of Sub - Registrar of Ponda under Registration Number 369 at pages 51 to 65 Book No. I Volume No. 935 dated 06th March, 2006.
(xerox)
- b) Inventory Proceedings No.79/88 of the court of Civil Judge Senior Division at Ilhas at Panaji Goa.
- c) Description bearing No. 12105
- d) Description bearing No. 12104
- e) Inscription bearing No. 19721
- f) Inscription bearing No 19722
- g) Matriz Certificate no. 5.



- h) Deed of Renunciation dated 18th November, 1988 issued by the Notary ex – officio of Bardez,
- i) Sanad vide no. 6/5/2002/CONV/365 issued by the Deputy Collector and S.D. Ponda Sub-Division, Ponda-Goa dated 05/02/2003. (Xerox)
- j) final NOC for subdivision of plots issued by Town and Country Planning development authority, Ponda vide letter No. TPP/Sub-Div/Band/ 258/ 04/688 dated 31/07/2003.
- k) final NOC for subdivision of plots issued by Village Panchayat of Bandora vide No. VPB/Ban/2003-04/492 dated 04/08/2003.
- l) NOC from Directorate of Health Services vide no.DHS/2025/DHS0901/O0052/5 dated 09/01/2025.
- m) Technical Clearance Order vide Ref No. TPP/ 680/ Bandora/258/1/5/2025/89 dated 08/01/2025



issued by Town and Country Planning Department,
Ponda Goa.

- n) Construction Licence vide no. VPB/BAN/2024-25/
24/1044 dated 13/02/2025 issued by Village
Panchayat of Bandora, Ponda Goa.

3. Description of immovable property:

- a) Plot No : 5
- b) Name of Property: - "PATTONTOLY".
- c) Survey No : - 258/1 & 259/0.
- d) Area : 688 Square meters.
- e) Location : - Village Bandora,
Ponda-Goa.
- f) Boundaries: - East: By 10 meters wide sub
division road;
West: By Plot No. 6 of the
same sub division;
North: By Plot No. 18 of the
same sub division;



South: By Village Panchayat
road.

4. **Search in Sub-registrar Office:** -

I. Location of Sub-Registrar Office: -

Rajdeep Galleria, 1st Floor,
Above Yes Bank, Ponda Goa.

II. **Search and Investigation:** -

There exists a property known as "PATTONTOLY" situated at Village Bandora, within the limits of the Village Panchayat of Bandora, Taluka and Sub-District of Ponda, North Goa District, State of Goa, described in the Land Registration Office under No. 12, 104 of Book B – 32 New and enrolled for Matriz Predial under no. 261, 262, 263, 264 and 265 in the Taluka Revenue Office and presently surveyed under Survey No. 258/1 and 259/0 of Bandora and the same shall be



hereinafter called "The said property", for all purposes, originally belonged to Narana Babuli Camotim Ganecar.

Narana Babuli Camotim Ganecar had acquired 14/16th share parts of the said property inscribed under no. 19721 on account of his paternal legitimate and for the value of 150;02;00 in the proceedings of Orphanological Inventory which was moved in the court of law of this Jurisdiction and by the official of the 3rd office, upon the death of his father Babuli Raia Camotim Ganecar, who hailed from Panjim in which the partitions were Judged by sentence dated 19th August, 1947.

Narana Babuli Camotim Ganecar had acquired 3/4th share parts of the said property inscribed under no. 19722 on account of his paternal legitimate and for the value of 150;02;00 in the proceedings of Orphanological Inventory which was moved in the court of the law of this Jurisdiction and by the official of the 3rd office, upon the death of his father Babuli Raia



Camotim Ganecar, who hailed from Panjim in which the partitions were Judged by sentence dated 19th August, 1947.

Thereafter, Narayan Babuli Kamat Ganecar expired on 18th August 1985 leaving behind his wife Gopikabai Kamat Ghanekar and his two sons namely Raia Naraina Camotim Ganekar alias Raya Narayan Kamat Ghanekar married to Smt. Usha Raya Kamat Ghanekar and Sitacanta Naraina Camotim Ganecar alias Sitakant Narayan Kamat Ghanekar married to Maya Sitakant Kamat Ghanekar and one daughter namely Asha Krishna Kamat married to Krishna Govind Kamat.

Whereas, the daughter i.e., Asha Krishna Kamat along with her husband by way of Deed of Renunciation dated 18th November, 1988 issued by the Notary ex – officio of Bardez, renounced gratuitously in the name of the other co – heirs under the terms of Article 2029 of



the Portuguese Civil Code all the rights that they had in the inheritance left by Narayan Babuli Kamat Ganecar.

Upon the death of Narayan Babuli Kamat Ganecar, Inventory proceedings were initiate by his wife Smt. Gopikabai N. K. Ghanekar in the court of Civil Judge Senior Division of Ilhas at Panaji Goa which was registered under No. 79/88 and the same was concluded on 25/09/1989 in which one of the son Sitacanta Naraina Camotim Ganecar alias Sitakant Narayan Kamat Ghanekar allotted the said property which was listed as Item No. 33.

Thereafter, Shri. Sitacanta Naraina Camotim Ganecar alias Sitakant Narayan Kamat Ghanekar entered agreement for development with M/s. S. B. Kakodkar, a proprietary firm represented by its sole Proprietor Mr. Shivprasad B Kakodkar resident of Curchorem-Goa, in terms of Agreement for development



of the said property and to sub divide the said property and to sell the plots in favour of perspective buyers.

In pursuance to agreement M/s. S. B. Kakodkar along with Sitacanta Naraina Camotim Ganecar alias Sitakant Narayan Kamat Ghanekar and his wife Maya Sitakant Kamat Ghanekar after complying with all the formalities required under the law in force developed the said property into plots by getting conversion certificate vide Sanad No. 6/5/2002/CONV/365 dated 05/02/2003 from the Office of Deputy Collector and S.D.O. of Ponda-Goa.

After completion of development work of the said property into plots, Town and Country Planning development authority, Ponda issued letter vide No. TPP/Sub-Div/Band/258/04/688 dated 31/07/2003 and based on the said order Village Panchayat of Bandora granted final NOC for sub division of plots vide No. VPB/Ban/2003-04/492 dated 04/08/2003.



Thereafter, Sitacanta Naraina Camotim Ganecar alias Sitakant Narayan Kamat Ghanekar and his wife Maya Sitakant Kamat Ghanekar along with the developer M/s. S. B. Kakodkar agreed to sell one such plot bearing Plot no.5 admeasuring an area of 688 square meters of the said property by way of deed of Sale dated 21/02/2006 duly registered in the Office of Sub – Registrar of Ponda under registration no. 369 at pages 51 to 65 Book No. I Volume No. 935 dated 06/03/2006 to Mrs. Vinita Sanjay Singbal.

Thereafter, based on Deed of Sale dated 21/02/2006, Mrs. Vinita Sanjay Singbal recorded her name in the Occupants column of Form 1 and 14 of the said property.

Meanwhile, the husband of Mrs. Vinita Sanjay Singbal, Shri Sanjay Loximona Sinai Singbal alias Sanjai Laxman Singbal expired on 18/03/2022 leaving behind his wife Mrs. Vinita Sanjay Singbal as a moiety holder



and his son Mr. Sanket Sanjai Sinai Singbal alias Sanket Sanjay Singbal and his daughter Miss. Isha Sanjay Singbal alias Isha Sanjay Sinai Singbal which is confirmed by way of Deed of Succession dated 02/06/2022 registered before the Sub Registrar of Ponda drawn at pages 57 to 62 of Notorial Book.

Meanwhile, Mrs. Vinita Sanjay Singbal to construct residential cum commercial building in the said plot obtained the following necessary permission from different authorities such as: -

- a. NOC from Directorate of Health Services vide no. DHS/2025/DHS0901/O0052/5 dated 09/01/2025.
- b. Technical Clearance Order vide Ref No. TPP/680/Bandora/258/1/5/2025/89 dated 08/01/2025 issued by Town and Country Planning Department, Ponda Goa.



c. Construction Licence vide no. VPB/BAN/2024-25/24/1044 dated 13/02/2025 issued by Village Panchayat of Bandora, Ponda Goa.

Mrs. Vinita Sanjay Singbal after complying all formalities as required obtained all permissions and undertake to construct building in the said plot

It is found in the record of Sub-Registrar of Ponda that there is no registered mortgage/charge in respect of the said plot described above.

III. Confirm and state that the original title deed submitted are the originals registered before the sub-Registrar of Assurances.

a) Deed of sale dated 21/02/2006 duly registered in the Office of Sub - Registrar of Ponda under Registration Number 369 at pages 51 to 65 Book No. I Volume No. 935 dated 06th March, 2006.



IV. Whether the property is ancestral or joint ownership:

-

Individual.

V. Minor's interest:

No.

VI. Document pending for registration: -

No.

5. Whether Urban Land (ceiling and regulation) Act, 1976 is applicable in the state where the property is located: -

No.

6 Whether the property is acquired under Land Acquisition Act. 1984 and applicability of other State Legislation: -

No.



7. Lease hold immovable property (whether land/building is lease hold) please verify the term of lease, whether any permission/NOC from the lessor/competent authority is required for creation of mortgage of such lease hold property, advise or precaution to be taken while obtaining such property in Mortgage: -

Freehold.

8. Investigation under Income Tax Act 1961 for creating mortgage: -

No.

9. Investigation about agricultural land: -

Sanad vide no. 6/5/2002/CONV/365 issued by the Deputy Collector and S.D.O. Bicholim Sub-Division, Ponda-Goa dated 05/02/2003.



10. The details of certificate copy of the Revenue Records obtained to confirm that no dues as outstanding of the mortgagors: -

No.

11. Any other special enactment, which is applicable to the property, proposed to the mortgage and affects the title: -

No.

12. If it is the property owned by the company the additional safeguard like search before the Registrar of Companies to be obtained be stated: -

No.

13. Whether the record of Sub-Registrar office or revenue authorities relevant to the property in question is available for verification through any online or computer system. If so, whether any verification or cross checking are made and the comments/findings in this regard:



No.

14. In case of partition/family settlement deeds, whether the partition made is valid in law, whether the original deed is available for deposit, whether mutation has been affected and whether the mortgagor is in possession and enjoyment of his/her/their share. The modality/procedure to be followed to create a valid and enforceable or in more than one set? If so, additional precautions are to be taken for avoiding multiple mortgages:

Not applicable in the present case.

15. Whether the property belongs to any trust or is subject to the right of any trust? Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property? If there any bar under local Law for creation of mortgage? The additional precaution/permissions to be obtained



for creation of valid mortgage as per the respective state/central law:

Not required.

16. in case partnership firm, whether the property belongs to the firm and the partnership deed is properly registered. Whether the partners have authority to create a mortgage for and on behalf of the firm:

No.

17. If the property belongs to a limited Company, Advocate to check the borrowing powers, Board of resolution and authorization to create mortgage/execution of documents, registration of any prior charges with the company Registrar (ROC) Memorandum of Association and Articles of Association etc., and submit details:

N. A.



18. In case of societies, Association, check the required authority/power to borrow and whether the mortgage can be created as per their constitutional documents and applicable laws, and the requisite resolution, byelaws etc. the additional precautions/permissions to be obtained for creation of valid mortgage as per the respective state/central laws to be stated:

No.

19. If the property is a Flat /apartment or residential/commercial complex, Advocate to interalia check/verify:

Developed plot

20. Advocate also to check whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records, whether the property offered as security is clearly demarcated in the title documents, whether the property has clear access as per documents?



Yes.

21. Any bar/restriction for creation of mortgage under any local or special enactment, details of proper registration of documents, payment of proper stamp duty etc.

a) Deed of sale dated 21/02/2006 duly registered in the Office of Sub - Registrar of Ponda is on proper stamp duty and reg. fees.

22. Whether the governing law, the constitutional documents of the mortgagor (other than natural persons) permit creation of mortgage and additional precaution, if any to be taken in such cases:

Freehold.

CERTIFICATE: -

I hereby certify that I have searched for 30 years and verified the information furnished in this report and



have compared the title deeds given to me with the record/copy of it in the office /of Sub-Registrar and has found both tallying with each other.

I confirm having made search in the land/Revenue records. I also confirm having verified and checked the records of the relevant Government officers/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.

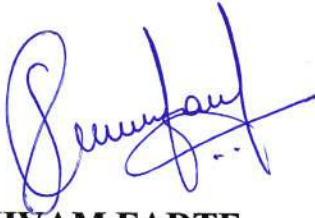
The statement and other information given are correct and true.

I certify that there are no prior mortgage/charges/ encumbrances whatsoever as could be seen from the records of Registrar of Ilhas pertaining to the immovable property/(ies) covered by above said title deeds. The building is free from all encumbrances, charges or claims.



I certify **Mrs. Vinita Sanjay Singbal** have a valid, clear, absolute and marketable title to the said Project shown above free of any encumbrances, charges or claims. There are no legal impediments for creating equitable mortgages under any applicable law/rules in force.

I hereby return original and xerox documents forwarded to me to **Vinita Sanjay Singbal**.


SHIVAM FADTE
ADVOCATE

