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To,

Date: 08/02/2023

**M/s. Vivenda Luxury Homes LLP,**

office at 8-2-686/B/1 Road No. 12,

Banjara Hills Hyderabad,

Telangana 500034

Dear Sir,

**REPORT ON TITLE**

Re: All that plot admeasuring 3643.49 Sq. mts forming part of all that property known as "XIMECHEM BATTA", Survey no. 20 Sub Division - 1-B, of Village Nachinola, Bardez Taluka, described in the Land Registration Office of Bardez under no. 7138 at page 59 of Book B19 New and Inscribed under No. 43362 at page 40v of Book G-47, enrolled in Taluka Revenue Office under no. 108 and 116, situated within the limits of the Village Panchayat of Nachinola Taluka and registration Sub District of Bardez, District of Bardez, North Goa, and bounded as follows:-

1

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Citicenter, 508, Fifth Floor, Patto Plaza, Panaji,  
Goa- 403001, India



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- On the East : By plot bearing no. 5 forming part of Survey no. 20/1-B.
- On the West : By property bearing Survey no. 20/1-A-6, Survey no. 20/1-A-10, Survey no. 20/1-A-11, Survey no. 20/1-A-14 and Survey no. 20/1-A-8.
- On the North : By plot no. 1 and partly by plot no. 2 forming part and parcel of the property bearing survey no. 20/1-B of Village Nachinola.
- On the South : By the road.
- (hereinafter referred to as the "**Said Plot**").

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**1. Location:**

All that plot admeasuring 3643.49 Sq. mts forming part of all that property known as "XIMECHEM BATTA", Survey no. 20 Sub Division -1-B, of Village Nachinola, Bardez Taluka, described in the Land Registration Office of Bardez under no. 7138 at page 59 of Book B19 New and Inscribed under No. 43362 at



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page 40v of Book G-47, enrolled in Taluka Revenue Office under no. 108 and 116, situated within the limits of the Village Panchayat of Nachinola Taluka and registration Sub District of Bardez, District of Bardez, North Goa. (hereinafter referred to as the **Said Plot**)

## 2. DOCUMENTS PERUSED:

1. Copy of the Inscription Bearing no. 24459. (Portuguese along with English Translation).
2. Copy of the Inscription bearing no. 37928. (Portuguese along with English Translation).
3. Copy of the Inscription Certificate bearing no. 43362 (Portuguese along with English Translation).
4. Copy of the Description Certificate bearing no. 7138 (Portuguese along with English Translation).



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5. Copy of the Deed of Succession drawn on 11/03/1971 recorded at folio 12 to 15V of Book No. 697.

6. Deed of Sale dated 15/05/1974 registered under no. 290/74, of Book I Vol 82 at pages 190 to 196.

7. Copy of the Deed of Sale dated registered under no. 289/74 book no. I volume 82 at pages 86 dated 14-05-1974.

8. Copy of the Form III

9. Form IX bearing mutation no. 243.



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10. Form IX bearing mutation no. 461.

11. Form IX bearing mutation no. 648.

12. Copy of the Manual Form I and XIV bearing Survey no. 20 Sub Division 1 issued by the talathi of Nachinola.

13. Copy of the Partition Order passed by the Deputy collector north Sub Division at Mapusa Goa.

14. Copy of the Deed of Gift dated 26<sup>th</sup> June 1992, registered under no. 1406, Book I Vol 170 dated 24<sup>th</sup> August 1992.

15. Copy of the Manual Form I and XIV issued by the talathi of Nachinola.



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16. Copy of the Form 9 with reference to mutation no. 696.

17. Copy of the Inventory proceedings bearing no. 206/2002/A, along with the Order dated 23/01/2003.

18. Copy of the Inventory Proceedings bearing no. 4/2022/B filed before the Court of the Civil Judge Senior Division at Mapusa Goa along with the order dated 11<sup>th</sup> April 2022.

19. Copy of the Regular Civil Suit bearing no. 159/2022/A, along with the Consent Decree dated 29<sup>th</sup> August 2022.



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20. Copy of the No Objection Certificate BEARING reference no. Ref no: NOC/49(6)/2642/NACH/TCP-2022/5841, dated 10/10/2022, issued by the office of the Senior Town Planner.

21. Copy of the Survey Plan bearing Survey no. 20/1-B Taluka Bardez.

22. Copy of the Form I and XIV bearing Survey no. 20/1-B Taluka Bardez issued by the office of the Mamlatdar.

23. Copy of the Zoning Certificate dated 30/11/2021 bearing reference no. TPBZ/ZON/9304/NACH/TCP-2021/5675.

**3. Brief History:**



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On the perusal of the photocopy, scanned copy or electronic copy, as the case may be, of the documents mentioned in Para No. 2 above, we observe as follows:

- i. There exists all that Property admeasuring 26,800 Sq. mts. known as "XIMECHEM BATTA", Survey no. 20 Sub Division 1, of Village Nachinola, Bardez Taluka, described in the Land Registration Office of Bardez under no. 7138 at page 59 of Book B19 New and Inscribed under No. 43362 at page 40v of Book G-47, enrolled in Taluka Revenue Office under no. 108 and 116, situated within the limits of the Village Panchayat of Nachinola Taluka and registration Sub District of Bardez, District of Bardez, North Goa (hereinafter referred to as the Said Entire Property).
  
- ii. In the Certificate of Land Description bearing no. 7138 drawn at folio 59 of Book B-19 new, all that property known as "XIMECHEM BATTA", of Nachinola ward Zoitavaddo the Land Registration records of Bardez preserved in the Directorate of Archives and Archaeology Panaji, it is



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recorded that all that property known as "XIMECHEM BATTA", is bounded on the east by the paddy field of the Comunidade of Moira, on the west by the plot consisting of hilly land of the Comunidade of Nachinola, on the north by the plot consisting of hilly land of the Comunidade of Moira and on the south by the property Xiemechem batta comprising of land of the heirs of Angelo Maria de souza.

iii. In the Inscription certificate bearing no. 24459, registered at folio 193 of book G-30, dated 9<sup>th</sup> August 1932, preserved in the Directorate of Archives and Archaeology Panaji it is recorded that the Said Entire Property originally belonged to Remediana De Souza widow of Jose Manuel De Souza.

iv. In the Inscription certificate bearing no. 24460, registered at folio 193 of book G-30, dated 9<sup>th</sup> August 1932, preserved in the Directorate of Archives and Archaeology Panaji it is recorded that the Said Entire Property came to be inscribed in the name of Pedro Salvador de Nazare



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who purchased the said entire property from Remediana De Souza widow of Jose Manuel De Souza.

- v. In the Inscription certificate bearing no. 37928, registered at folio 123 of book G-41, dated 15<sup>th</sup> May 1954, preserved in the Directorate of Archives and Archaeology Panaji it is recorded that the Said Entire Property then came to be inscribed in the name of Govinda Niconta Sinai bachelor son of Nachinola Sinai Candeparcar alias Nilkant Sinai Kandeparkar and Xantabai alias Xantabai Nilkant Kandeparkar who purchased it from Maria Epifania de Oliveira e Nazare to whom the Said entire property was allotted to her vide order dated 20/07/1953, in an orphanological Inventory that was filed on the demise of her husband Pedro Salvador de Nazare.
- vi. Vide a Deed of Succession drawn on 11/03/1971 recorded at folio 12 to 15V of Book No. 697 it is observed that Govinda Niconta Sinai died a bachelor and upon his death Nilconta Sinai Candeparcar alias Nilkant



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Sinai Kandeparkar and his wife Xantabai alias Xantabai Nilkant Kandeparkar succeeded to the estate of Govinda Niconta Sinai.

- vii. In the Inscription certificate bearing no. 43362, registered at folio 59 of book B-19, dated 13<sup>th</sup> April 1971, preserved in the Directorate of Archives and Archaeology Panaji it is recorded that the Said Entire Property then came to be inscribed in favour of Nilconta Sinai Candeparcar alias Nilkant Sinai Kandeparkar and his wife Xantabai alias Xantabai Nilkant Kandeparkar.
- viii. Vide Index of Lands bearing mutation no. 243 the name of Nilkant Sinai Kandeparkar appears in the Occupants Column with reference to the Said Entire Property.
- ix. Vide a Deed of Sale dated 22/04/1974, registered under no. 290 of Book No. 1 Volume no. 82 dated 16/05/1974, before the Sub Registrar of Mapusa at Bardez Goa, it is observed that Nilconta Sinai Candeparcar alias Nilkant Sinai Kandeparkar and his wife Xantabai alias Xantabai



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Nilkant Kandeparkar, sold 1/3<sup>rd</sup> of the entire Said Property, admeasuring. 26,800 Sq. mts to Vitola Rama Ussopcar alias Vithal Rama Usapkar. (hereinafter referred to as the Said Property)

- x. Vide Mutation entry bearing no. 461 the name of Vitola Rama Ussopcar alias Vithal Rama Usapkar came to be added in the occupant's column in the Form I and XIV of Survey No. 20 Sub Division 1.
  
- xi. Vide Partition Application bearing No. 15/251/89/Part/Land, Vitola Rama Ussopcar alias Vithal Rama Usapkar moved the Collector and SDO at Mapusa to partition all that Property admeasuring 8933 Sq. mts forming part of all that property known as "XIMECHEM BATTI", Survey no. 20 Sub Division 1, of Village Nachinola, Bardez Taluka, described in the Land Registration Office of Bardez under no. 7138 at page 59 of Book B19 New and Inscribed under No. 43362 at page 40v of Book G-47, enrolled in Taluka Revenue Office under no. 108 and 116, situated within the limits of the Village Panchayat of Nachinola Taluka and registration Sub District of Bardez, District of Bardez, North Goa.



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- xii. Vide order dated 8/11/1989, passed by the Deputy Collector and SDO Mapusa, in Partition Application bearing No. 15/251/89/Part/Land it is observed that all that Property admeasuring 8933 Sq. mts forming part of all that property known as "XIMECHEM BATTA", Survey no. 20 Sub Division 1, of Village Nachinola, Bardez Taluka, described in the Land Registration Office of Bardez under no. 7138 at page 59 of Book B19 New and Inscribed under No. 43362 at page 40v of Book G-47, enrolled in Taluka Revenue Office under no. 108 and 116, situated within the limits of the Village Panchayat of Nachinola Taluka and registration Sub District of Bardez, District of Bardez, North Goa, came to be partitioned and a separate Survey no. 20 Sub Division 1-B under mutation no. 648 was allotted in the name of Vitola Rama Ussapcar. (hereinafter referred to as the Said Property).
- xiii. Further Vide Deed of Gift dated 26/06/1992, registered under no. 1406, Book I Volume no. 170 dated 24/08/1992, Vithal Rama Ussapkar along with his wife Rukmani Vithal Ussapkar gifted a a portion of the Said



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Property admeasuring 500 Sq. mts to their Son-in-law Eknath Rama Harmalkar.

- xiv. Further Vide mutation no. 696 the name of Eknath Rama Harmalkar came to be added in the occupant's column of the Said Property.
- xv. Thereafter Vithal Rama Ussapkar alias Vitola Rama Ussopcar expired on 21/09/200 leaving behind his widow Rukmini Vithal usapkar as his moiety holder and the following children as his legal heirs: -
- a. Reshma Eknath Harmalkar married to Eknath Rama Harmalkar;
  - b. Santosh Vithal Usapkar married to Sarita Santost Usapkar;
  - c. Shrirang Vithal Usapkar married to Maya Shrirang Usapkar;
  - d. Dipak Vithal Usapkar (bachelor);
  - e. Yuvaraj Vithal Usapkar married to Yogita Yuvaraj Usapkar;
  - f. Shekar Vithal Usapkar (bachelor);
- xvi. Upon the death of Vithal Rama Ussapkar alias Vitola Rama Ussopcar an Inventory Proceedings came to be filed bearing no. 206/2002/A was



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initiated in the Court of the Civil Judge Senior Division 'A' Court at Mapusa Goa.

**xvii.** Vide order dated 23/01/2003 passed in Inventory Proceedings bearing no. 206/2002/A, in the Court of the Civil Judge Senior Division 'A' Court at Mapusa Goa, it is observed that the Said Property was listed at item no. 1 of the List of Assets and included the portion of land gifted to Eknath Rama Harmalkar. It is further observed that the Said Property came to be allotted to the following in the ratio mentioned herein below:-

- a.** Rukmini Vithal usapkar ( $\frac{1}{2}$  share);
- b.** Reshma Eknath Harmalkar married to Eknath Rama Harmalkar (1/12 Share);
- c.** Santosh Vithal Usapkar married to Sarita Santost Usapkar (1/12 Share);
- d.** Shirang Vithal Usapkar married to Maya Shirang Usapkar (1/12 Share);
- e.** Dipak Vithal Usapkar (bachelor) (1/12 Share);



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- f. Yuvaraj Vithal Usapkar married to Yogita Yuvaraj Usapkar (1/12 Share);
- g. Shekar Vithal Usapkar (bachelor) (1/12 Share);

**xviii.** Thereafter Yuvaraj Vithal Usapkar expired on 31/07/2014 leaving behind his wife Yogita Yuvaraj Usapkar as his moiety holder and the following children as his legal heirs: -

- a. Vivekanand Yuvaraj Usapkar;
- b. Viraj Yuvaraj Usapkar

**xix.** Upon the death of Yuvaraj Vithal Usapkar an Inventory Proceedings came to be filed bearing no. 3/2022/A was initiated in the Court of the Civil Judge Senior Division 'A' Court at Mapusa Goa.

**xx.** Further Dipak Vithal Usapkar expired on 24/09/2021, as a bachelor leaving behind his mother Rukmini Vithal Usapkar.



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- xxi.** Vide Zoning Certificate dated 30/11/2021, bearing reference no. TPBZ/ZON/9304/NACH/TCP-2021/5675 the Said Property falls in settlement zone with FAR 50.
- xxii.** Upon the death of Dipak Vithal Usapkar an Inventory Proceedings came to be filed bearing no. 4/2022/B was initiated in the Court of the Civil Judge Senior Division 'B' Court at Mapusa Goa.
- xxiii.** Vide order dated 11/04/2022 passed in Inventory Proceedings bearing no. 4/2022/B, in the Court of the Civil Judge Senior Division 'B' Court at Mapusa Goa, it is observed that the 1/12 share in the Said Property of Dipak Vithal Usapkar was listed at item no. 1 of the List of Assets and came to be allotted to his mother Rukmini Vithal usapkar.
- xxiv.** Vide Regular Civil Suit bearing no. 159/2022/A, Shrirang Vithal Usapkar and his wife Maya Shrirang Usapkar filed for partition of their share from the Said Property against the co-owners.

**xxv.** Further vide Consent Decree dated 29/08/2022 read with the roznama order dated 26/09/2022 passed in CMA 152/2022/A filed in Regular Civil Suit bearing no. 159/2022/A, the Said Property came to be divided into five (5) Plots and have been allotted in the manner herein below: -

- a. Plot 1:-** 848.43 Sq. mts allotted to Reshma Eknath Harmalkar and her husband Eknath Rama Harmalkar;
- b. Plot 2:-** 813.82 Sq. mts allotted to Shrirang Vithal Usapkar and his wife Maya Shrirang Usapkar;
- c. Plot 3:-** 752 Sq. mts allotted to Yogita Yuvaraj Usapkar and her two sons Vivekanand Yuvaraj Usapkar and Viraj Yuvaraj Usapkar
- d. Plot 4:-** 3643.49 Sq. mts allotted to **Rukmini Vithal Usapkar, Santosh Vithal Usapkar and his wife Sarita Santost Usapkar, Shekhar Vithal Usapkar and his wife Saroj Shekar Usapkar.**  
**(hereinafter referred to as the Said Plot)**
- e. Plot 5:-** 2874 Sq. mts allotted to Shrirang Vithal Usapkar and his wife Maya Shrirang Usapkar Shekhar Vithal Usapkar and his wife Saroj Shekar Usapkar.



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xxvi. Vide NOC dated 10/10/2022, bearing reference no. NOC/49(6)/2642/NACH/TCP-2022/5841, the office of the Senior Town Planner Town and Country Planning department North Goa District Office has granted permission to sell all that plot admeasuring 3643.49 Sq. mts forming part of all that property known as "XIMECHEM BATTA", Survey no. 20 Sub Division -1-B, of Village Nachinola, Bardez Taluka, described in the Land Registration Office of Bardez under no. 7138 at page 59 of Book B19 New and Inscribed under No. 43362 at page 40v of Book G-47, enrolled in Taluka Revenue Office under no. 108 and 116, situated within the limits of the Village Panchayat of Nachinola Taluka and registration Sub District of Bardez, District of Bardez, North Goa, and bounded as follows:-

On the East : By plot bearing no. 5 forming part of Survey no.  
20/1-B.

On the West : By property bearing Survey no. 20/1-A-6, Survey  
no. 20/1-A-10, Survey no. 20/1-A-11, Survey no.



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20/1-A-14 and Survey no. 20/1-A-8.

On the North : By plot no. 1 and partly by plot no. 2 forming part  
and parcel of the property bearing survey no.  
20/1-B of Village Nachinola.

On the South : By the road.

(hereinafter referred to as the **“Said Plot”**).

xxvii. Vide Public Notice dated 21/01/2023 published in the Navhind Times (in English), and Gomantak (in Marathi), no claims and/or objections and/or notice and/or Letters and/or any written correspondence were received by them.

xxviii. Vide the Nil Encumbrance Certificate, dated 8/2/2023, issued by the Civil Registrar cum Sub Registrar, Bardez Mapusa Goa, it appears that there



were no encumbrances affecting the **Said Property** from 1/1/2022 to 8/2/2023.

**4. Form I and XIV / Revenue Records with reference to Survey no. 20/1-B, of Village Nachinola Bardez Taluka:**

- i. Vide Index of Lands bearing mutation no. 243 the name of Nilkant Sinai Kandeparkar appears in the Occupants Column with reference to the Said Entire Property.
- ii. Vide Manual Form I and XIV bearing mutation no. 243 the name of Nilkant Sinai Kandeparkar appears in the Occupants Column with reference to the Said Entire Property.
- iii. Vide Form IX bearing mutation no. 243 the name of Nilkant Sinai Kandeparkar appears dince before Survey i.e. 1971.



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- iv. Vide Manual Form I and XIV bearing mutation no. 461 the name of Vithal Rama Usapkar came to be added in the Occupants Column of the Said Entire Property.
- v. Vide Form IX bearing mutation no. 461 the name of Vithal Rama Usapkar came to be added in the nature of rights column.
- vi. Vide Form I and XIV bearing Survey no. 20 Sub Division 1-B, bearing mutation no. 648 the name of Vithal Rama Usapkar appears in the Occupants Column with reference to the Said Property.
- vii. Vide Form I and XIV bearing Survey no. 20 Sub Division 1-B, bearing mutation no. 696 the name of Eknath Rama Harmalkar came to be added in the Occupants Column with reference to the Said Property.
- viii. Vide Form IX bearing mutation no. 648 the name of Vithal Rama Usapkar came to be recorded in the nature of rights column.

- ix. Vide Form IX bearing mutation no. 696 the name of Eknath Rama Harmalkar came to be added in the nature of rights column.

**5. QUALIFICATIONS / VERIFICATIONS:**

- i. We have not carried out any independent searches, unless otherwise specifically mentioned herein.
- ii. We have perused through the aforementioned documents as mentioned in Clause 2.

**6. CONCLUSION:**

In view of what is stated herein above, we are of the opinion that the title of **Rukmini Vithal Usapkar, Santosh Vithal Usapkar and his wife Sarita Santost Usapkar, Shekhar Vithal Usapkar and his wife Saroj Shekar Usapkar** with respect to the **Said Plot** is clear and marketable.



**7. GENERAL:**

- a. This Title Report merely certifies the matters expressly dealt with in the Report. The Title Report does not consider or certify any other questions not expressly answered in the Report.
  
- b. This Title Report is issued solely on the basis of the documents you have provided to date, as specifically mentioned in this Title Report, and we are under no obligation to update this Title Report with any information, replies or documents we receive after this date.
  
- c. Save as specifically stated in this Title Report, we have not inspected or reviewed the original documents in respect of the Said Property.
  
- d. We have not been provided with any plans or photocopies of plans [including as annexures to any documents] except as specifically mentioned in this Title Report.



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- e. We have not verified whether appropriate stamp duty has been paid on the various documents referred to in this Title Report.
  
- f. In accordance with our scope of work and our qualifications:
  - i) We have not visited the site on which the Property is situated.
  - ii) We have not independently verified the area or boundaries of the Property. We have referred to and retained the measurements in hectares, acres and square meters, and the boundaries, of the Property, as we have found them in various documents.
  - iii) We also do not express our opinion on matters related to actual physical use of the Property.
  - iv) We have not verified the market value of the Property or/and we do not express any opinion on this issue.
  - v) We do not express an opinion relating to plan permissions, approvals or development potential of the Property.



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- g. We express no view about the zoning, user, reservations or FSI of the Property.
- h. Save as otherwise stated in this Title Report, we express no view with respect to any structures or buildings standing on the Said Property.
- i. We have been informed by you that you have not been served with or received any notice from the government or any other local body or authority with respect to the **Said Plot** or any portion of it, including with respect to the acquisition, requisition, reservation or setback of the Property or any portion of it. We have assumed the genuineness of these assertions and have not verified issues relating to acquisition, requisition, reservation or setback of the Property or any portion of the Property by governmental authorities.



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- j. We have not independently validated the taxes / cess / duties / charges payable in respect of the Property and make no comment with respect to these.
- k. We have not carried out a search of the registers or records maintained with the concerned offices or websites of the Registrar / Sub-Registrar of Assurances or any other authorities.
- l. We have not carried out any searches at the offices or websites of the Registrar of Companies.
- m. We have not carried out any searches on any websites or in the records of any courts or governmental or regulatory agencies, authorities or bodies and have accepted based on your assertions that there are no pending litigations, proceedings, enquiries etc. before any court of law, tribunal, authority etc. in respect of the Said Property.



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- n. We have not conducted any searches with respect to the information available with the Goa Real Estate Regulatory Authority (RERA) or on the website of the Goa RERA relating to the Said Property.
- o. We have not independently verified the information submitted to the Goa RERA or displayed on the website of the Goa RERA in relation to the Property.
- p. For the purpose of this Report on Title, we have assumed:
  - i) the legal capacity of all-natural persons, genuineness of all signatures, and authenticity and completeness of all documents submitted to us as certified or photocopies;
  - ii) that the persons executing documents have the necessary authority to execute them;
  - iii) that wherever any minors' rights are involved, these have been dealt with by their right / natural guardian for legal necessity and have not been challenged by such minors upon their attaining majority;



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- iv) that all amounts required to be paid to landowners under sale deeds / development agreements have been paid;
- v) that there have been no amendments or changes to the documents we have examined;
- vi) that all prior documents have been adequately stamped and duly registered;
- vii) that each document binds the parties intended to be bound by it;
- viii) that the photocopies provided to us are accurate photocopies of originals;
- ix) that all translations of documents provided to us are complete and accurate;
- x) the accuracy and completeness of all the factual statements and representations made in the documents;
- xi) that all of the information (including the documents) supplied to us was, when given, and remains true, complete, accurate and not misleading;



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xii) that any statements in the documents, authorisation or any Reports or confirmations that we have relied upon to issue this Title Report are correct and otherwise genuine;

- q. For the purposes of this Report on title, we have relied upon:
- i) Photocopies / typed copy of documents where original documents were not available.
  - ii) Photocopies of the documents provided to us as enlisted in clause 2 above.
- r. For the purpose of this Title Report, we have relied upon information relating to lineage as available in the revenue records and as provided by you.
- s. A Report, determination, notification, opinion or the like provided by any professional will not be binding on an Indian court or any arbitrator or



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judicial or regulatory body, which would have to be independently satisfied, despite any provision to the contrary in such a document.

- t. Even though this document is titled "Report on Title", it is in fact an opinion based on the documents we have reviewed. This Title Report has been provided at the request of the client to whom it is addressed.
  - u. This Title Report is limited to matters related to Indian law alone (as on the date of this Title Report) and we express no opinion on laws of any other jurisdiction.
8. This opinion is addressed to **M/s. Vivenda Luxury Homes LLP** alone. This opinion may not be disclosed, furnished, quoted or relied on by any person or entity other than **M/s. Vivenda Luxury Homes LLP**, alone for any purpose without our prior written consent. It may however be disclosed or furnished by **M/s. Vivenda Luxury Homes LLP** as may be required in connection with any



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transaction or legal process or in relation to an inquiry or demand by any Indian governmental or regulatory authority.

9. Our liability relating to the services provided in connection with the preparation of this opinion on title shall not exceed fifty percent (50%) of the professional fees paid by M/s. Vivenda Luxury Homes LLP alone for these services. In no event shall we be liable for any consequential, special, incidental or punitive loss, damage or expense, even if we have been advised of the possibility of such loss, damage or expense.

M/s. JRD Legal

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Managing Partner

Ms. Sujai Joshi