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Date : 11-04-2018

To
M/s. Susheela Homes and Properties Pvt Ltd,
Vasco da Gama, Goa.

**TITLE REPORT FOR PROJECT APPROVAL OF " SUSHEELA ALDONA
ROWVILLA" UNDERTAKEN BY M/S SUSHEELA HOMES AND
PROPERTIES PVT LTD.**

1.	Name of the LAND OWNER/DEVELOPER	M/s. Susheela Homes and Properties Pvt Ltd.
2.	Complete or full description of the immovable property/ies as following details	All that property identified as "PLOT A" formed our of the original property known as "Palmar Gorbatta" situated in ward Carona, Village Aldona, Taluka of Bardez, Goa which was described as a whole under Land Registration No. 544 at Folio 148 of Book B-2 new Series, enrolled in old Revenue records under Matriz Nos. 558 (land) and 1212 (Structure) and now surveyed as a whole under the four holdings bearing Survey Nos. 297/24, 296/40, 296/51, and 291/1 of revenue Village Aldona. The said plot A was originally bounded on the East by the property of Greaciano de Ataide of Aldona, on the West and north by rivulet and on the South by a public road. The



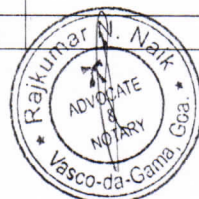
said Plot A corresponds to Survey No.297/24 ,the said holding admeasuring 175 sq. mtrs.

All that property identified as "PLOT B" formed out of the original property known as "Palmar Gorbatta" situated in Ward Carona, Village Aldona, Taluka BARDEZ, Goa which was described as a whole under Land Registration No.544 at Folio 148 of Book B-2 new Series, enrolled in old Revenue Records under Matriz Nos. 558(land) and 1212 (structure) and now surveyed as a whole under the four holdings bearing Survey Nos. 297/24, 296/40, 296/51 and 291/1 of revenue village Aldona. The said Plot B was originally bounded on the east by water drain (beyond which is the holding now bearing Survey No.297/41 and partly by Survey No.279/48), on the west and south by a public path way (now bearing Survey No.297/12) and on the north by a public road. The said Plot B corresponds to Survey No. 296/40 and the said holding admeasures 900 sq. mtrs.

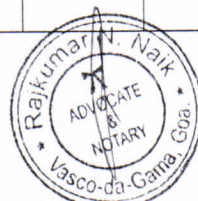
All that property identified as "PLOT C" formed out of the original property known as "Palmar Gorbatta" situated in ward Carona, Village Aldona, Taluka of Bardez, Goa which



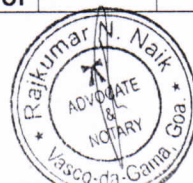
		was described as a whole under Land Registration No.544 at Folio 148 of Book B-2 new series, enrolled in old Revenue record under Matriz 558(land) and 1212 (structure) and now surveyed as a whole under the four holdings bearing Survey Nos. 297/24, 296/40, 296/51 and 291/1 of revenue village Aldona. The said Plot C was originally bounded on the east by the property of Conceicao Maria de Souza (now bearing Survey No. 296/52), on the west by the property of heirs of Xavier Sequeira (now bearing Survey No. 296/50), on the north by a public belonging to Comunidade of Aldona (now bearing Survey No.290/7). The said Plot C corresponds to Survey No. 296/51 and the said holding admeasures 4,300 sq. mtrs.		
3.	Survey No.	Survey Nos. 296/40, 296/51 and 297/24 of revenue Village Aldona.		
4.	Door No. (in case of house property)	Not Applicable.		
5.	Extent/area including plinth/built up area in case of house property:	900 Square meters , 4300 Square meters and 175 square meters.		
6.	Locations like name of the place, village, city, Registration , sub-district etc:	Aldona, Village, Bardez Taluka, South Goa, state of Goa.		
7.a	Particulars of the documents scrutinized-serially and chronologically.			
b	Nature of documents verified 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.	Date	Name/Nature of	Origin



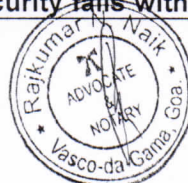
No.		the Documents	al/Certified copy/certified extract /photo copy etc.	
1.		Land Registration No. 544	Xerox	Original verified from Sub-Registrar Office.
2.		Form I & XIV of Survey Nos. 297/24, 296/40 and 296/51 of Revenue Village Aldona, Taluka Bardez	Xerox	Original verified
3.		Matriz No. 558 and Matriz No. 1212 of 3 rd Division.	Xerox	Original verified from Sub-Registrar Office.
4.		Judgment dated. 20/03/1916 passed in Inventory Proceedings in the 1 st Office of the Court of Law of Bardez at Mapusa.	Xerox	Original verified from Court.
5.		Inscription No. 27081 at folio 153 reverse of Book G-32.	Xerox	Original verified from Sub-Registrar Office.
6.		Inscription No.39768 at folio 62 reverse of Book G-43	Xerox	Original verified from Sub-Registrar Office.
7.	04/12/1970	Instrument of Amicable Division (Partition) made on 04/12/1970 registered in the office of Sub Registrar, Bardez under No. 4094 of Book No.1, Vol. 47, at pages 80 to 85 on 22/1/1971.	Xerox	Original verified from Sub-Registrar Office.
8.	9/10/1979	Deed of Partition dated 9/10/1979	Xerox	Original verified from Sub-Registrar Office.



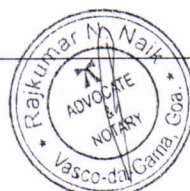
			registered in the office of the Civil Registrar cum Sub-Registrar of Mormugao under No. 336 at pages 315 to 327 of Book No.1 Vol.43 dated 25/1/1980.		
9.	24/10/2007	Public Will dated 24/10/2007 drawn in the Office of the Notary Ex-Officio at Mormugao.	Xerox	Original verified from Sub-Registrar Office.	
10.	4/6/2012	Deed of Relinquishment dated 4/6/2012 drawn in Book No.711 at pages 21 overleaf to 22 in the Office of the Civil Registrar cum-Sub-Registrar and notary Ex-Officio Panaji, Ilhas, Goa.	Xerox	Original verified from Sub-Registrar Office.	
11.	09-09-2015	Deed of Sale dated 09-09-2015, registered under registration no. BRZ-BK1-07862-2015, CD Number BRZD772 Date 11-09-2015.	Xerox	Original verified from Sub-Registrar Office.	
12.	27-04-2017	Conversion Sanad no. RB/CNV/BAR/COLL/40/2016/795 date 27-04-2017.	Xerox	Original verified	
13.	11-09-2017	Conversion Sanad no. 4/76/CNV/AC-III/2016/1053 dated 11-09-2017.	Xerox	Original verified	
14.	06-12-2016	NOC for construction of	Xerox	Original verified	



			Villas & Compound wall on plot surveyed under survey no. 296/40 issued by Primary Health Centre Aldona, ref no. PHC/Aldona/NOC/Const/2016-17/1488 date 06-12-2016		
15.	25-11-2016		Technical Clearance Order No. TPB/2567/TCP-16/3495 date 25-11-2016 issued by Office of the Senior Town Planner Mapusa, Goa	Xerox	Original verified
16.	31-12-2016		Construction Licence no. VPA/F-14/2533/16-17/19 date 31-12-2016 issued by Office of Village Panchayat, Aldona, Bardez, Goa.	Xerox	Original verified
17.			Row Villas Approved Plans	Xerox	Original verified
18.	07-07-2017		Technical Clearance Order No. TPB/2884/TCP-17/1967 date 07-07-2017 issued by Office of the Senior Town Planner Mapusa, Goa	Xerox	Original verified
19.	11-09-2017		Construction Licence no. 4/76/CNV/AC-III/2016/1053 date 11-09-2017 issued by Office of Village Panchayat, Aldona, Bardez, Goa.	Xerox	Original verified
8.a. Property offered as security falls within					Bardez, Mapusa, Goa



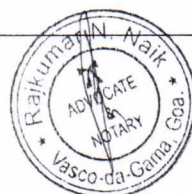
	the Jurisdiction of which Sub-Registrar Office?	
b.	Whether it is possible to have Registration of documents in respect of the property in question, at more than one office of Sub-Registrar/District Registrar/Registrar –General ? If so, please name all such offices	No
c.	Whether search has been made at all the offices named at (b) above?	Not Applicable.
d.	Whether the searches in the offices of the Registering Authorities or any other records reveal registration of multiple title documents in respect of the property in question?	No.
9.	Chain of title tracing the title from the oldest title deed to the latest title deed establishing the title of the property in question from the predecessors in title/interest to the current title holder. And whenever 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)	<p>From the documents produced for verification it reveals that ; By Deed of Sale dated 9/9/2015 executed by and between Joyce Cecikia Romalia De Souza a.k.a Joyce de Souza and her husband Bruno Victor De souza and M/s. Susheela Homes and Properties Pvt. Ltd., a company incorporated under Companies Act, 1956 represented by Its Director Nilesh D. Salkar, Joyce Cecikia Romalia De Souza a.k.a Joyce de Souza and her husband Bruno Victor De Souza sold the said property carved out of the original property "Gorbatta" or "Palmar Gorbatta" bearing Land Registration No. 544 situated in Ward Carona, Village Aldona, Taluka of Bardez, Goa and Surveyed under Survey Nos. 297/24, 296/40 and 296/51 of Revenue Village Aldona, Taluka Bardez totaling 5375 sq. mtrs. depicted in the plan annexed to the Deed of sale and more particularly described in the Schedule therein to M/s. Susheela Homes and Properties Pvt. Ltd.</p> <p>The said property forms part of the original property known as "Palmar Gorbatta" which was described as a whole with existing house in the Land Registration No. 544 at Folio 148 of Book B-2 new series on 29/1/1884 as per which the same is bounded</p>



on the east by the houses of Lourenco de Souza and others; on the West by houses of Luis Norhona and others; on the North by the way and coconut grove of the heirs of Miguel Caetano de Noronha and on the South by the hill of the Comunidade or way. As per records of the Documents presented on 8/11/1901 in the said Land Registration Records of Bardez, the original property is seen bounded on the east by the houses of Lourenco Manoel de Souza and Thome Sant' Ana Correia; on the West by the houses of Salvador de Norhona and his brother Luis de Norhona; on the North by the public way and property of Thome Sant' Ana Correia, purchased from the heirs of Miguel Caetano de Norhona and on the South by the hill of the Comunidade or way.

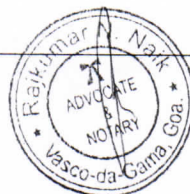
As per records of the documents presented in Land Registration Records of Bardez on 8/11/1901 based on which the inscription of the property described under No.544 was made under No. 6342 at Folio 198 Reverse of Book G 9 in favour of Manuel Batista da Silva (sic.de Souza) is inscribed in the Revenue office under Matriz No.558 and the house under Matriz No.1212 of 3rd division.

In the Land Registration Records of Bardez, the transmission of half of the property described under No. 544 at folio 148 of Book B-2 new series stands inscribed on 21/12/1959 in favour of Jose Ferdino Victor de Souza alias Jose Frederico Victor de Souza by virtue of judgment dated. 20/03/1916 passed in Inventory Proceedings amongst minors which took place on the death of Manuel de Souza on 20/03/1916 in the 1st Office of the Court of Law of Bardez at Mapusa wherein



the property described under No. 544 came to be allotted equally to his said two sons namely Gabriel Carmo Inacio de Souza under Inscription No.27081 at folio 153 reverse of Book G-32 and Inscription No.39768 at folio 62 reverse of Book G-43

By Instrument of Amicable Division (Partition) made on 04/12/1970 between Jose Ferdinando Victor De Souza also known as the first parties and Gabriel Carmo Inacio De Souza and his wife Ana Maria Josefa Antonieta Gomes D' Souza as the Second parties duly registered in the office of Sub Registrar ,Bardez under No. 4094 of Book No.1, Vol. 47, at pages 80 to 85 on 22/1/1971 shows that the property denominated "Palmar Gorbatta" in which there exist one dwelling house situated in the ward Carona of Parish of Aldona, Taluka of Bardez described in the Land Registration Office of Bardez, under No.544 a pges 148 of Book B-2 new series and enrolled in the Fazenda Office of Bardez under No.588 and house under No.121 of 3rd circumscription with total area of 9742 sq. mtrs. more particularly described in the said Instrument of Partition was amicably divided into 4 plots A(242 sq. mtrs.), B(850 sq. mtrs.) C (4593 sq. mtrs.) depicted in the plan annexed to the said instrument of Partition by the first and the second parties for mutual convenience and in order not to be possessed in common and the plots A, B and C were allotted to the second parties Gabriel Carmo Inacio De Souza and his wife Ana Maria Josefa Antonieta Gomes D'Souza and Plot D was allotted to the first parties Jose Ferdinando Victor De Souza also known as Jose Fredrico Victor De Souza and his wife Ana Paulina De



Souza.

In the survey records in Form I and XIV, the said Plot B and C stand surveyed as the holdings bearing Survey Nos. 296/40 and 296/51 of Revenue Village Aldona admeasuring 900 sq. mtrs and 4300 sq. mtrs respectively in the name of Joyce Celia D' Souza.

The said Gabriel Carmo Inacio De Souza died interested on 25/8/1971 leaving behind Smt. Ana Maria Sarah Josefa Antoneta Gomes Chesrose De Souza alias Maria Josefa Antonieta Gomes as his widow and his children Smt. Joyce Cecilia Romalia de Souza and Shri Carl Joubert Manuel De Sousa as his only heirs and successors.

By Deed of Partition dated 9/10/1979 made between Smt. Ana Maria Sarah Josefa Antonieta Gomes Chesroise De Souza alias Maria Josefa Antonieta Gomes (widow of Gabriel de Souza) as the party of the first part, Smt. Joyce Cecilia Romalia De Souza alias Joyce De Souza (daughter of Gabriel de Souza) and her husband Shri Bruno Victor De Souza as the party of the second part and Shri Carl Joubert Manuel De souse alias Carl Joubret de Souza (son of Gabriel de Souza) and his wife Theresa Agnes De Sousa as the party of the third part, the said property (consisting of 3Plots) was inter alia allotted to Smt. Ana Maria Sarah Josefa Antonieta Gomes Cherose De Souza alias Maria Josefa Antonieta Gomes. The said Deed of Partition dated 9/10/1979 is duly registered in the office of the Civil Registrar cum Sub-Registrar of Mormugao under No.336 at pages 315 to 327 of Book No.1 Vol.43 dated 25/1/1980.

The said Smt. Ana Maria Sarah Josefa Antonieta Gomes Chesrose De Souza died on 28/6/2009 leaving a



Public Will dated 24/10/2007 drawn in the Office of the Notary Ex-Officio at Mormugao bequeathing the said property (consisting of 3 Plots) from her disposable share to her daughter the said Joyce Cecilia Romalia De Souza.

By Deed of Relinquishment dated 4/6/2012 drawn in Book No.711 at pages 21 overleaf to 22 in the Office of the Civil Registrar cum-Sub-Registrar and notary Ex-Officio Panaji, Ilhas, Goa, the said Carl Joubert Manuel De Sousa and his wife Mrs. Therea Agnes De Sousa relinquished all their illiquid and undivided rights in the estate and inheritance of late Gabriel Carmo Inacio De Souza and late Maria Ana Sara Josefa Antonieta De Souza in terms of at 2009 of the Portuguese Civil Code in force in the State of Goa in favour of the other Co-heirs.

Vide Deed of Sale dated 09-09-2015, registered under registration no. BRZ-BK1-07862-2015, CD Number BRZD772 Date 11-09-2015 Ms. Joyce Cecilia Romalia De Souza a.k.a. Joyce de Souza and her husband Bruno Victor De Souza sold the Plot A, B, C to M/s Susheela Homes & properties Pvt Ltd.

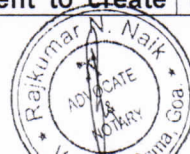
M/s Susheela Homes & properties Pvt Ltd thereafter done the mutation and their names were reflected in the Occupants column.

M/s Susheela Homes & properties Pvt Ltd thereafter obtained the following .

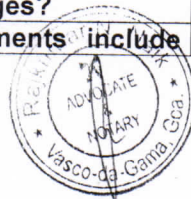
- a. Conversion Sanad no. RB/CNV/BAR/COLL/40/2016/795 date 27-04-2017.
- b. Conversion Sanad no. 4/76/CNV/AC-III/2016/1053 dated 11-09-2017.
- c. NOC for construction of Villas & Compound wall



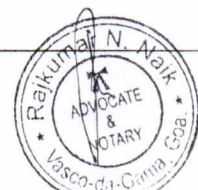
		<p>on plot surveyed under survey no. 296/40 issued by Primary Health Centre Aldona, ref no. PHC/Aldona/NOC/Const /2016-17/1488 date 06-12-2016.</p> <p>d. Technical Clearance Order No. TPB/2567/TCP-16/3495 date 25-11-2016 issued by Office of the Senior Town Planner Mapusa, Goa.</p> <p>e. Construction Licence no. VPA/F-14/2533/16-17/19 date 31-12-2016 issued by Office of Village Panchayat , Aldona, Bardez, Goa.</p> <p>f. Technical Clearance Order No. TPB/2884/TCP-17/1967 date 07-07-2017 issued by Office of the Senior Town Planner Mapusa, Goa.</p> <p>g. Construction Licence no. 4/76/CNV/AC-III/2016/1053 date 11-09-2017 issued by Office of Village Panchayat , Aldona, Bardez, Goa.</p>
10.	Nature of title of the Land Owner/Developer	Ownership right
11.	If Leasehold , Whether:	Not Applicable
	a. Lease Deed is duly stamped and registered	
	b. Lessee is permitted to mortgage the leasehold right,	Not Applicable
	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 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
12.	If Govt. Grant/Allotment/lease-cum/Sale agreement , Whether grant/agreement etc provides for alienable rights to the mortgagor with or without conditions.	Not Applicable
	The Mortgagor is competent to create	Not Applicable



	charge on such property	
	Whether any permission from Govt. or any other authority is required for creation of mortgage and if so, whether such valid permission is available?	No.
13.	If occupancy right, whether;	
a.	Such right is heritable and transferable,	Yes
b.	Mortgage can be created.	Yes.
14.	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, There is no minors interest in the property.
15.	If the property has been transferred by was of Gift/Settlement Deed, whether:	Not Applicable
a.	The Gift/Settlement Deed is duly stamped and registered;	Not Applicable
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
16.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.	Not applicable
b.	Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share.	yes.
c.	Whether the partition made is valid in law and the mortgagor has acquired a mort gable title thereon.	Not applicable
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.	Not applicable
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?	No.
17.	Whether the title documents include	Not applicable



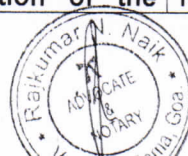
	any testamentary documents/wills?	
a.	Incase of wills, whether the will is registered will or unregistered will?	Not applicable
b.	Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	Not applicable
c.	Whether the property is mutated on the basis of will?	Not applicable
d.	Whether Original will is available?	Not applicable
e.	Whether the original death certificate of the Testator?	Not applicable
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.)	Not applicable
18.a	Whether the property is subject to any wakf rights?	Not applicable
b.	Whether the property belongs to church/temple or any religious/other institutions having any restrictions in creation of charges on such properties?	Not applicable
c.	Precautions /permissions , if any in respect of the above cases for creation of mortgage?	Not applicable
19.a	Whether the property is a HUF/Joint family property, Mortgage is created for family benefit/legal necessity, whether the Major Co-parceners have no objection/join in execution, minor's share if any, rights of female members etc.	No.
b.	Please also comment on any other aspect which may adversely affect the validity of security in such cases?	Not applicable
20.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
21.a	If the property is Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for	Not applicable



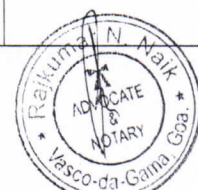
	creation/enforcement of mortgage.	
b.	In case of Agricultural property other relevant records/document as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?	Not applicable
c.	In case of conversion of Agricultural land for commercial purposes or otherwise , whether requisite procedure followed/permission obtained.	Yes, Conversion of the property done and Sanad is issued for the said property.
22.	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.)	No.
23.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
24.a	Whether the property is involved in or subject matter of any litigation which is pending or concluded?	Not applicable
b.	If so whether 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/markings which points out any litigation/attachment /security to court in respect of the property in question? In such case please comment on such seal/markings.	Not applicable
25.a	In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.	Yes
b.	Property belonging to partners, whether thrown on hotchpots ? whether formalities for the same have been completed as per applicable laws?	No
c.	Whether the person(s) creating mortgage has/have authority to create mortgage has/have authority to create mortgage for and on behalf of the firm.	Not Applicable
26.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.	Yes.
b.	i)Whether the property (to be mortgaged) is purchased by the above Company from any other Company or Limited Liability Partnership (LLP)	No



	Firm? Yes/No.	
	ii) Is 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 Vendor company (purchaser)?	Not applicable
	iii) Whether the above search of charges reveals any prior charges/encumbrances on the property (proposed to be mortgaged) created by the Vendor company(seller)? Yes/no.	No.
	iv) If search reveals encumbrances/charges whether such charges /encumbrances have been satisfied ? Yes/No.	Not Applicable.
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.	Not Applicable.
e.	In case 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 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.
27.	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.	No.
28.	If the property is a flat/apartment or residential /commercial complex, check and comment on the following:	Project consists of residential Row Villas.
a.	Promoter's Land owner's title to the land/building;	Full
b.	Development Agreement/Power of Attorney;	Land Owner is the Developer
c.	Extent of authority of the Developer/builder;	Full
d.	Independent title verification of the	Not available



	land and/or building in question;	
e.	Agreement for Sale (duly registered);	Yes
f.	Payment of proper stamp duty;	Yes
g.	Requirement of registration of Sale agreement, Development Agreement, POA etc,	Not applicable
h.	Approval of building plan, permission of appropriate/local authority etc;	Approved Plan produced & verified.
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;	In Order
o.	If the property is a vacant land and construction is yet to be made, approval of layout and other precautions, if any.	Not applicable
p.	Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan etc.	Not applicable
29.	Encumbrances, Attachments, and/or claims whether of Government ,Central or State or local authorities or Third Party claims, Liens etc, and details thereof.	Not applicable
30.	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
31.	Details regarding property tax or land Revenue or other statutory dues paid/payable as on date and if not paid, what remedy.	Not applicable to the state of Goa.
32.a	Urban Land ceiling clearance, whether required and if so, details thereon	Not applicable to the state of Goa.
b.	Whether No Objection Certificate under the Income Tax Act is required/obtained.	Not applicable to the state of Goa.
33.	Details of RTC extracts/mutation extracts/Katha extracts pertaining to the property in question.	Mutation no. 53835, 53837 and 53838.
34.	Whether the name of mortgagor is reflected as owner in the Revenue /Municipal Village records?	Yes.
35.	Whether the property is clearly demarcated ?	yes
a.	Whether the demarcation/partition of the property is legally valid?	Yes
b.	Whether the property has clear access as per documents?	Yes
36.	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;	Not applicable
b.	Document in relation to water connection;	Not applicable
c.	Document in relation to Sales Tax registration, if any applicable;	Not applicable
d.	Other utility bills, if any	Not applicable
37.	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.
38.	Whether the Bank will be able to enforce SARFESI Act, if required against the property offered as security?	Yes.

I certify that M/s Susheela Homes & properties Pvt Ltd have an absolute, clear and marketable title over the Schedule properties referred above. I further certify that the above title Deeds are genuine and a valid mortgage can be created with any Banks and the said Mortgage would be enforceable in law.

Date : 11-04-2018
Place : Vasco da Gama, Goa



(Rajkumar N. Naik)
Advocate