

PRIYA V. ADPAIKER
ADVOCATE

B-206, IInd Floor, Pereira Plaza, Opp Hospicio Hospital,
Salcete, Margao Goa.
M:9850282916

Date:19.10.2019

To,

The Branch Manager,
State Bank of India,
Santemol Branch
Navelim, Salcete-Goa.

Annexure – B:

Project Report of Investigation of Title in respect of immovable
Property being the Plot No.61 admeasuring 587m2 surveyed
under Chalta No.18 of P.T.Sheet No.30 of Margao City Survey.

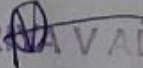
1	(a) Name of the Branch/Business Unit/Office seeking opinion.	State Bank of India, Santemol Branch of Raia, Salcete-South Goa.
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	State Bank of India, Santemol Branch of Raia, Salcete-South Goa.
	c) Name of the Borrower.	M/s Palmeira Constructions, a partnership firm having Office at 737, Ganapoga, Raia, Salcete, South, Goa.
2	a) Name of the	M/s Palmeira Constructions, a


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	unit/concern/company/person offering the property as security	partnership firm
	b) Constitution of the unit/concern/person/body/authority offering the property for creation of charge.	a partnership firm
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Partnership Firm (Project Approval)
3	Complete or full description of the immovable property/(ies)	
	(a) Survey No.	The Property is surveyed under Chalta No.18 of P.T.Sheet No.30 of Margao City Survey.
	(b) Door/House no. (in case of house property)	Residential Flats to be constructed in the Property is surveyed under Chalta No.18 of P.T.Sheet No.30 of Margao City Survey
	(c) Extent/area including plinth/built up area in case of house property.	587m2
	(d) Locations like name of the place, village, city, registration, sub-district etc. Boundaries.	
	All that the Plot No.61 admeasuring 587m2 surveyed under Chalta No.18 of P.T.Sheet No.30 of Margao City Survey and is bounded towards the East by Plot No.60 and Plot No.63 and surveyed under Chalta No.17 and 19 of P.T.Sheet No.30; West by 8mts wide road surveyed under Chalta No.8 of	

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	<p>P.T.Sheet No.30; North by Plot No.62 and surveyed under Chalta No.16 of P.T.Sheet No.30 and on the South by Plot No.58 and surveyed under Chalta No.20 of P.T.Sheet No.30 and it represents 6/900 of the said property. (hereinafter referred to as "the Said Property" for Short).</p> <p>The Said Property is part of the 10/15 of western side of the property denominated as UNHAMCHEM MOLLA of UNHA MOLLA situated at Fatorda Margao within the limits of Marrgao Municipal Council of Taluka and Sub-District of Salcete, District of South Goa of the State of Goa described as a whole in the Land Registration Office of Salcete at Margao under No.165 of Book B 2 old series and is enrolled in the Taluka Revenue Office under No.952 and 959 and is surveyed under Survey No.1 of P.T.Sheet No.30 of Margao City Survey of Salcete Taluka of South Goa admeasuring 1175m² and is bounded towards the East by the properties of Joaquim Dias and Joaquim Almeida and brothers; West by road and by property of Nuno Lourenco Piedade Braganza and heirs of Francisco Xavier Lourenco; North by the properties of Alfred Fernandes, Comunidade, Sadananad ladu Borcar, Comunidade, D.D.Sadekar, Joaquim Fernandes, Comunidade, Burmah shell & Co. Comunidade and Joaquim Dias and on the South by road and properties of Antonio Gomes, Joao Camilo, Joaquim Vaz, Manuel Dias, Jose Mariano Fernandes (hereinafter referred to as "the Said Immovable Property" for Short).</p>	
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.	


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Sr. No	Date	Name of the Document	Original / certified copy / certified extract / photocopy, etc.	In case of copies, whether the original was scrutinized by the Advocate
1	14.03.1972	Deed of Gift duly executed before the Sub-Registrar of Salcete and is registered under No.599 at pages 311 to 317 of Volume No.90 dated 08.05.1972	Photo copy	Certified copy
2	29.08.1980	Sale Deed duly executed before the Sub-Registrar of Salcete and is registered under No.470 at pages 273 to 279 of Volume No.236 of Book I dated 29.08.1981	Photo copy	Certified copy
3		Form D of the property surveyed under Chalta No.18 of P.T.Sheet No.30 of Margao City Survey of Salcete Taluka of South Goa	Photo copy	Certified copy
4	13.10.2009	Deed of Partnership duly executed before the Notary	Photo copy	original copy


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			Prashant D Rajadhyax and is registered in the Book of Notary under No.14487/2009		
	4	24.09.2016	Construction Licence bearing No.A/36/2019-2020 issued by the Margao Municipal Council	Photo copy	original copy
	5	18.07.2018	Deed of Sale duly executed before the Sub-Registrar of Salcete and is registered under No.MGO-BK1-03179-2018 of CD Number MGOD126 dated 20.07.2018	Photo copy	original copy
	6	23.08.2018	Form D of the property surveyed under Chalta No.18 of P.T.Sheet No.30 of Margao City Survey of Salcete Taluka of South Goa	Photo copy	original copy
	7	30.08.2018	Official Survey Plan of the property surveyed under Chalta No.18 of P.T.Sheet No.30 of Margao City Survey of Salcete Taluka of South Goa	Photo copy	original copy
	8	13.06.2019	Conversion Sanad under No.COL/SAL/SG/CONV/81/2018/6970	Photo copy	original copy
	9	01.07.2019	Development Permission under Ref No.SGPDA/P/6188/569/19-20	Photo copy	original copy
	10		NOC issued by the Urban Health Centre of Loutolim	Photo copy	Original copy

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5	(a) Whether certified copy of all title documents are obtained from the relevant Sub-Registrar office and compared with the documents made available by the proposed mortgagor? (Please also enclose all such certified copies and relevant fee receipts	<p>At the time of making the search in the Sub-Registrars Office I had taken search of the Registration details of</p> <ol style="list-style-type: none"> 1. Deed of Gift dated 14.03.1972 duly executed before the Sub-Registrar of Salcete and is registered under No.599 at pages 311 to 317 of Volume No.90 dated 08.05.1972 2. Sale Deed dated 29.08.1980 duly executed before the Sub-Registrar of Salcete and is registered under No.470 at pages 273 to 279 of Volume No.236 of Book I dated 29.08.1981 3. Deed of Sale dated 18.07.2018 duly executed before the Sub-Registrar of Salcete and is registered under No.MGO-BK1-03179-2018 of CD Number MGOD126 dated 20.07.2018 			
	(b) whether all the pages in the certified copies of the documents which are				

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	obtained directly from Sub-Registrars Office have been verified by page with the original documents submitted? (c) where the certified copies of the title documents are not available, the copy provided should be compared with the original to ascertain whether the total page numbers in the copy tally page by page with the original produced.	No. N/A
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.	Only the Revenue Records of Form I & XIV and Form B and D are available online.
	b) If such online/computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.	I have checked the Form D with respect to the Said Property.
	c) Whether the genuineness of the stamp paper is possible to be got verified from any online portal and if so whether such verification was made?	No
7	(a) Property offered as security falls within the jurisdiction of which sub-registrar office?	Sub-Registrar of Salcete at Margao 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?	No

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	c) Whether search has been made at all the offices named at (b) above?	Sub-Registrar of Salcete at Margao Goa
	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	<p>Chain of title tracing the title from the oldest title deed to the latest title deed establishing title of the property in question from the predecessors in title/interest to the current title holder. And wherever Minor's interest or other clog on title is involved, search should be made for a further period, depending on the need for clearance of such clog on the Title.</p> <p>Originally the Said Immovable Property was gifted by Adelaide Almeida who was a spinster to (1) Antonio Agnelo Dulcidonio Almeida (2) Joaquim Santana Jose Almeida (3) Francisco Do Rosario Almeida (4) Manuel Maria Do Rosario Almeida by virtue of the Deed of Gift dated 14.03.1972 duly executed before the Sub-Registrar of Salcete and is registered under No.599 at pages 311 to 317 of Volume No.90 dated 08.05.1972.</p> <p>The Said Immovable Property was brought into the Partnership Firm named as Messers Atlas Realtors. Said Messers Atlas Realtors sub-divided the Said Immovable Property into 97 plots.</p> <p>By virtue of the Sale Deed dated 29.08.1980 duly executed before the Sub-Registrar of Salcete and is registered under No.470 at pages 273 to 279 of Volume No.236 of Book I dated 29.08.1981, the Said Property was sold to Guilberto Joao Francisco Dos Pobres Gomes and his wife Yvette Melinda Jucunda Afonso E Gomes by Messers Atlas Realtors through its partners.</p>	

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Form D of the property surveyed under Chalta No.18 of P.T.Sheet No.30 of Margao City Survey of Salcete Taluka of South Goa shows that the name of Guilberto Gomes is appearing in the Holder in Origin Column.

Deed of Partnership dated 13.10.2009 duly executed before the Notary Prashant D Rajadhyax and is registered in the Book of Notary under No.14487/2009 of M/s Palmeira Constructions

Construction Licence dated 24.09.2016 bearing No.A/36/2019-2020 is issued by the Margao Municipal Council for carrying out the construction of the residential building comprising of stilt floor, upper ground floor + three floors in the property surveyed under Chalta No.18 of P.T.Sheet No.30 of Margao City Survey of Salcete Taluka of South Goa.


By virtue of the Deed of Sale dated 18.07.2018 duly executed before the Sub-Registrar of Salcete and is registered under No.MGO-BK1-03179-2018 of CD Number MGOD126 dated 20.07.2018, Guilberto Joao Francisco Dos Pobres Gomes and his wife Yvette Melinda Jucunda Afonso E Gomes sold the Said Property to M/s Palmeira Constructions, a Partnership Firm.

Form D of the property surveyed under Chalta No.18 of P.T.Sheet No.30 of Margao City Survey of Salcete Taluka of South Goa dated 23.08.2018 shows that the name of Guilberto Gomes is deleted and that the name of M/s Palmeira Constructions is appearing in the Holder Column.


Conversion Sanad dated 13.06.2019 under No.COL/SAL/SG/CONV/81/2018/6970 is issued by the Collector of South Goa for use of the Said Property for residential purpose.

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
	<p>Development Permission dated 01.07.2019 under Ref No.SGPDA/P/6188/569/19-20 is issued for carrying out the construction of the residential building as per the enclosed plans in the property surveyed under Chalta No.18 of P.T.Sheet No.30 of Margao City Survey of Salcete Taluka of South Goa.</p> <p>NOC issued by the Urban Health Centre of Loutolim from sanitation point of view for carrying out the construction of the residential building in the property surveyed under Chalta No.18 of P.T.Sheet No.30 of Margao City Survey of Salcete Taluka of South Goa.</p>
9	<p>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.)</p> <p>In the present case the title of the Proposed Borrower namely M/s Palmeira Constructions who has purchased the Said Property by virtue of the Deed of Sale dated 18.07.2018 duly executed before the Sub-Registrar of Salcete and is registered under No.MGO-BK1-03179-2018 of CD Number MGOD126 dated 20.07.2018 and have acquired the absolute, clear and marketable title on the Said Property and has obtained the competent permissions for construction of the Residential Building comprising of stilt floor, upper ground floor + three floors in the property surveyed under Chalta No.18 of P.T.Sheet No.30</p>


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		<p>of Margao City Survey of Salcete Taluka of South Goa.</p> <p>The future purchasers along with their spouses who will purchase the premises which are to be constructed in the Said Property shall acquire absolute ownership over the purchased Property upon execution and registration of the Deed of Sale in the Office of the Sub-Registrar of Salcete at Margao or if Agreement for sale is executed then upon formation of the Housing Society the proposed purchasers becomes the members of said Housing Society after acquiring Share Certificates and the Land on which the proposed building complex is being conveyed in favour of the Society by the Landlords.</p>
10	<p>If leasehold, whether;</p> <p>a) lease Deed is duly stamped and registered</p> <p>b) lessee is permitted to mortgage the Leasehold right,</p> <p>C) duration of the Lease/unexpired period of lease,</p>	NOT APPLICABLE


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	<p>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.</p> <p>e) Whether the leasehold rights permits for the creation of any superstructure (if applicable)?</p> <p>f) Right to get renewal of the leasehold rights and nature thereof.</p>	
11	<p>If Govt. grant/ allotment/Lease cum/SaleAgreement, whether;</p> <p>(a) grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions,</p> <p>(b) the mortgagor is competent to create charge on such property,</p> <p>(c) whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.</p>	NOT APPLICABLE
12	<p>If occupancy right, whether;</p> <p>(a) Such right is heritable and transferable,</p> <p>b)Mortgage can be created.</p>	<p>Heritable and trnasferable</p> <p>Mortgage can be created</p>
13	<p>Nature of Minor's interest, if any and if so,</p> <p>whether creation of mortgage could</p>	<p>There is no minors interest involved in the present case</p>


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	be possible, the modalities/procedure to be followed including court permission to be obtained and the reasons for coming to such conclusion.	
14	If the property has been transferred by way of Gift/Settlement Deed, whether:	Yes by virtue of the Deed of Gift dated 14.03.1972 duly executed before the Sub-Registrar of Salcete and is registered under No.599 at pages 311 to 317 of Volume No.90 dated 08.05.1972
	a) The Gift/Settlement Deed is duly stamped and registered;	Yes
	(b) The Gift/Settlement Deed has been attested by two witnesses;	Yes
	(c) The Gift/Settlement Deed transfers the property to Donee;	Yes
	(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;	Yes
	(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;	No as they have sold the Said Property
	(g) Whether any life interest is reserved for the Donor or any other	NO

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	person and whether there is a need for any other person to join the creation of mortgage;	
	(h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	NO
15	<p>(a) In case of partition/family settlement deeds, whether the original deed is available for deposit. If not the Modality / procedure to be followed to create a valid and enforce mortgage.</p> <p>(b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share.</p> <p>(c) Whether the partition Made is valid in law and the mortgagor has acquired a mortgagable title thereon.</p> <p>(d) In respect of partition by a decree of court, whether such decree has become final and all other conditions/ formalities are completed/ complied with.</p> <p>(e) Whether any of the documents in question are executed in counterparts or in more than one set? If</p>	<p>NO</p> <p>NOT APPLICABLE</p> <p>NOT APPLICABLE</p> <p>NOT APPLICABLE</p> <p>NOT APPLICABLE</p>

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16	Whether the title documents include any testamentary Documents/wills?	No
	(A) In case of wills, whether the will registered will or unregistered will?	No
	(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 the original will is available?	PHOTOCOPY
	(E) Whether the original death certificate of the testator is available?	PHOTOCOPY
	(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 then 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
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?	NO
	(c)) Precautions/ permissions, if any in respect of the above cases for creation of mortgage?	NO APPLICABLE
18	(a) Where the property is a HUF/joint family property, mortgage is created for family benefit/legal necessity, whether the Major Coparceners have no objection/join in execution, minor's share if any, rights of female members etc.	NO
	(b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	NOT APPLICABLE
19	(a) Whether the property belongs to any trust or is subject to the rights of any trust?	NO
	(b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?	NOT APPLICABLE

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	(c) If so additional precautions/permissions to be obtained for creation of valid mortgage?	NOT APPLICABLE
	(d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	NOT APPLICABLE
20	(a) If the property is Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage.	No
	(b) In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?	NOT APPLICABLE
	(c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained.	Conversion Sanad dated 13.06.2019 under No.COL/SAL/SG/CONV/81/2018/6970 is issued by the Collector of South Goa for use of the Said Property for residential purpose.
21	Whether the property is affected by any local laws or other regulations having a bearing on the creation security (viz.Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations,	NO

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	Environmental Clearance, etc.),	
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.	NOT APPLICABLE
23	(a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	No
	(b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	N/A
	(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.	N/A.
24	(a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.	Yes. Deed of Partnership dated 13.10.2009 duly executed before the Notary Prashant D Rajadhyax and is registered in the Book of Notary under No.14487/2009 of M/s Palmeira Constructions.

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	(b) Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	The said property belongs to the partnership firm
	(c) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.	Yes as they are the partners of the Said Firm
25	Whether the property belongs to a Limited Company, check the Borrowing powers, Board resolution, authorization to create mortgage/execution of documents, Registration of any prior charges with the Company Registrar (ROC), Articles of Association /provision for common seal etc.	N/A
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.	NOT APPLICABLE
27	(a) Whether any POA is involved in the chain of title?	No

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(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 an interest in favour of the builder/developer and as such is irrevocable as per law.	N/A
(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 favor of their Partners/ Employees/ Authorized Representatives to sign Flat Allotment Letters, NOCs, Agreements of Sale, Sale Deeds, etc. in favor of buyers of flats/units (Builder's POA) or (ii) other type of POA (Common POA).	Title documents with respect to the flats that will be constructed are yet to be executed and registered in the Sub-Registrars Office of Salcete.
(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.	N/A
(e) In case of Common POA (i.e. POA other than Builder's POA), please	N/A

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	clarify the following clauses in respect of POA	
	(i) Whether the original POA is verified and the title investigation the original POA is verified and the title is done on the basis of original POA?	N/A
	(ii) Whether the POA is a registered one?	N/A
	(iii) Whether the POA is a special or general one?	N/A
	(iv) Whether the POA contains a specific authority for execution of title document in question?	N/A
	(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?)	N/A
	(g) Please comment on the genuineness of POA?	N/A
	(h) The unequivocal opinion on the enforceability and validity of the POA?	N/A
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	NO

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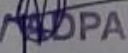
	whether the same is properly executed/stamped/ authenticated in terms of the Law of the place, where it is executed.	
29	<p>If the property is a flat/apartment or residential/commercial complex, check and comment on the following:</p> <p>(a) Promoter's/Land owner's title to the land/ building;</p> <p>(b) Development Agreement/Power of Attorney;</p> <p>(c) Extent of authority of the Developer/builder;</p> <p>(d) Independent title verification of the Land and/or building in question;</p> <p>(e) Agreement for sale (duly registered);</p> <p>(f) Payment of proper stamp duty;</p> <p>(g) Requirement of registration of sale agreement, development</p>	<p>Flats/residential building to be constructed in the in the said property.</p> <p>INORDER</p> <p>N/A</p> <p>INORDER</p> <p>DONE</p> <p>The Partnership Firm namely M/s Palmeira Constructions is the Owner of the Said property in which said project will come up but the title documents with respect to future purchasers are yet to be executed.</p> <p>N/A</p> <p>N/A</p>

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agreement, POA, etc.;	
(h) Approval of building plan, permission of appropriate/local authority, etc.;	INORDER
(i) Conveyance in favour of Society/Condominium concerned;	Society Not yet formed
(j) Occupancy Certificate/allotment letter/letter of possession;	N/A
(k) Membership details in the Society etc.;	N/A
(l) Share Certificates	N/A
(l) No Objection Letter from the Society;	N/A
(n) All legal requirements under the local/Municipal laws, regarding ownership of flats/ Apartments/ Building regulations, Development Control Regulations, Co-operative Societies' Laws etc.	N/A
(o) Requirements, for noting the Bank charges on the records of the Housing Society, if any.	N/A
(p) If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any.	N/A

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	(q) Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.	N/A
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 Said Property is not encumbered.
31	The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge, if any.	NOT APPLICABLE
32	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	Assessment of Land Revenue Tax as per Land Revenue Code in force in the State of Goa is not yet finalised
33	(a) Urban land ceiling clearance, whether required and if so, details thereon.	NOT APPLICABLE
	(b) Whether No Objection Certificate under the Income Tax Act is required/obtained.	NOT APPLICABLE
34	Details of RTC extracts/mutation extracts/Katha extracts pertaining to the property in question.	The property is surveyed under Chalta No.18 of P.T.Sheet No.30 of Margao City Survey of Salcete Taluka of South Goa.


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35	Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records?	The name of M/s Palmeira Constructions is appearing in the Occupants Column in the Form D of the Property surveyed under Chalta No.18 of P.T.Sheet No.30 of Margao City Survey of Salcete Taluka of South Goa.
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 documents?	YES
37	Whether the property can be identified from the following Documents and discrepancy/doubtful circumstances, if any revealed on such scrutiny? (a) Document in relation to electricity connection; (b) Document in relation to water connection; (c) Document in relation to Sales Tax Registration, if any applicable; (d) Other utility bills, if any.	 N / A N / A N / A N / A
38	In respect of the boundaries of the property, whether there is a difference/discrepancy in any of the	There is no difference/discrepancy in any of the title documents.

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	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.	
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.)	The Building Plans have been approved by the SGPDA of South Goa and the Margao Municipal Council but it is not possible to comment on the description and boundaries of the premises that will be constructed in the Project based on the Sanctioned Plans.
40	Any bar/restriction for creation of mortgage under any local or special enactments, details of proper registration of documents, payment of proper stamp duty etc.	The Proposed Borrowers can mortgage Said Immovable Property with the consent of the land owners
41	Whether the Bank will be able to enforce SARFESI Act, if required against the property offered as security?	Bank will be able to enforce SARFESI upon execution of the appropriate title documents registered and executed in the Office of Sub-Registrar in favour of the proposed borrowers.

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42	In case of absence of original title deeds, details of legal and other requirements for creation of a proper, valid and enforceable mortgage by deposit of certified extracts duly certified etc., as also any precaution to be taken by the Bank in this regard.	NOT APPLICABLE
43	Whether the governing law/constitutional documents of the Mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if any to be taken in such cases.	The Proposed Borrowers can mortgage Said Immovable Property with the consent of the land owners
44	Additional aspects relevant for investigation of title as per local laws.	NOT APPLICABLE
45	Additional suggestions, if any to safeguard the interest of Bank/ensuring the perfection of security.	The Purchasers/Borrowers who will agree to purchase the Flats/Apartments that will be constructed in the Said Property, can mortgage the Flats/Apartments with the Bank with the consent of the land owners.
46	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	The Purchasers/Borrowers who will agree to purchase the Flats/Apartments that will be constructed in the Said Property, can mortgage the Flats/Apartments with the Bank

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 ATTORNEY

		with the consent of the land owners.
47	(1) Whether the Real Estate Project comes under Real Estate (Regulation & Development) Act, 2016?	Yes
	(2) Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished.	NO
	(3) Whether the registered Agreement for Sale as prescribed in the above Act/Rules there under is executed?	No
	(4) Whether the details of the Apartment/Plot in question are verified with the list of number and types of Apartments or Plots booked as uploaded by the promoter in the website of Real Estate Regulatory Authority?	No



Signature of the Advocate
PRIYA V ADPAIKER
 Adv. Priya Vishnu Adpaiker
ADVOCATE

PRIYA V. ADPAIKER

ADVOCATE

B-206, IInd Floor, Pereira Plaza, Opp Hospicio Hospital,
Salcete, Margao Goa.

M:9850282916

Date:19.10.2019

CERTIFICATE OF TITLE

Annexure C

I have examined the photocopies of the Title Deeds and relevant papers of the Proposed Borrowers/Mortgagors who are intending to mortgage the Said Property. The Deed of Gift dated 14.03.1972, Sale Deed dated 29.08.1980 and Deed of Sale dated 18.07.2018 are searched in the sub-registrars Office of Salcete and that the said Deeds are in tact.

so I certify that:-

- (1) the proposed Borrowers/Mortgagors have acquired the valid, clean, clear and marketable title of ownership and possession on the Said Property and that the Bank will get right on the Said Property only after the creation of Equitable Mortgage Deed on the Said Property by the proposed Borrowers/Mortgagors.
- (2) I have examined the Documents in detail, taking into account all the Guidelines in the check list vide Annexure B and the other relevant factors.
- (3) I confirm having made 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/

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Panchayat Office, Land Acquisition Office, Registrar of Companies Office, Wakf Board (wherever applicable). I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage. I am liable /responsible, if any loss is caused to the Bank due to negligence on my part or by my agent in making search.

- (4) Following scrutiny of Land Records/ Revenue Records, relative Title Deeds, copies of such title deeds obtained from the concerned registrar office, I hereby certify the genuineness of the Title Deeds based on my search. Suspicious/ Doubt, if any, has been clarified by making necessary enquiries.
- (5) The Mortgage if created, will be available to the Bank for the Liability of the Proposed Borrowers/Mortgagors namely M/s Palmeira Constructions.
- (6) I certify that the Proposed Borrowers/Mortgagors namely M/s Palmeira Constructions through its partners have acquired the valid, clean, clear and marketable title of ownership and possession on the Said Property and that the mortgage can be created on the Said Property and the said Mortgage would be enforceable.
- (7) In case of creation of Mortgage by Deposit of title deed/Sale Deed the Bank should take in custody the following:
 - (A) Original of the Deed of Sale dated 18.07.2018 duly executed before the Sub-Registrar of Salcete and is registered under No.MGO-BK1-03179-2018 of CD

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ADVOCATE

Number MGOD126 dated 20.07.2018 with respect to the Said Property.

- (B) Photocopy of the Form D of the property surveyed under Chalta No.18 of P.T.Sheet No.30 of Margao City Survey of Salcete Taluka of South Goa dated 23.08.2018.
 - (C) Photocopy of the Construction Licence dated 24.09.2016 bearing No.A/36/2019-2020 Photocopy of the Conversion Sanad dated 13.06.2019 under No.COL/SAL/SG/CONV/81/2018/6970.
 - (D) Photocopy of the Development Permission dated 01.07.2019 under Ref No.SGPDA/P/6188/569/19-20.
 - (E) Photocopy of the NOC issued by the Margao Urban Health Centre
 - (F) Photocopy of the Deed of Partnership dated 13.10.2009 duly executed before the Notary Prashant D Rajadhyax and is registered in the Book of Notary under No.14487/2009 of M/s Palmeira Constructions
 - (G) photocopy of the occupancy certificate upon completion of the proposed building complex by M/s Palmeira Constructions
- (8) Upon completion of the proposed building complex by M/s Palmeira Constructions documents to be furnished by the proposed borrowers, who will purchase the flats/apartments in the Said project, are as follows:-
- (a) photocopy of the occupancy certificate
 - (b) Photocopy of the House Tax Receipt
- And if Agreement for Sale is executed between the parties than upon formation of Society


 PRIYA ADPAIKER
 ADVOCATE


- (a) Original of the Share Certificate
 - (b) Certified copy of the Deed of Conveyance executed and registered in the Sub-Registrar of Salcete by M/s Palmeira Constructions in favour of the Housing Society to be formed.
- (9) There are no legal impediments for creation of the Mortgage under any applicable Law/ Rules in force.

SCHEDULE OF THE PROPERTY to be Mortgaged

All that the Residential/Commercial Premises that will be constructed in the Said Property.

All that the Plot No.61 admeasuring 587m² surveyed under Chalta No.18 of P.T.Sheet No.30 of Margao City Survey and is bounded towards the East by Plot No.60 and Plot No.63 and surveyed under Chalta No.17 and 19 of P.T.Sheet No.30; West by 8mts wide road surveyed under Chalta No.8 of P.T.Sheet No.30; North by Plot No.62 and surveyed under Chalta No.16 of P.T.Sheet No.30 and on the South by Plot No.58 and surveyed under Chalta No.20 of P.T.Sheet No.30 and it represents 6/900 of the said property. (hereinafter referred to as "**the Said Property**" for Short).

The Said Property is part of the 10/15 of western side of the property denominated as UNHAMCHEM MOLLA of UNHA MOLLA situated at Fatorda Margao within the limits of Marrgao MunicipalCouncil of Taluka and Sub-District of Salcete, District of South Goa of the State of Goa described as a whole in the Land


PRIYA D. PAIKER
ADVOCATE

Registration Office of Salcete at Margao under No.165 of Book B 2 old series and is enrolled in the Taluka Revenue Office under No.952 and 959 and is surveyed under Survey No.1 of P.T.Sheet No.30 of Margao City Survey of Salcete Taluka of South Goa admeasuring 1175m² and is bounded towards the East by the properties of Joaquim Dias and Joaquim Almeida and brothers; West by road and by property of Nuno Lourenco Piedade Braganza and heirs of Francisco Xavier Lourenco; North by the properties of Alfred Fernandes, Comunidade, Sadananad ladu Borcar, Comunidade, D.D.Sadekar, Joaquim Fernandes, Comunidade, Burmah shell & Co.Comunidade and Joaquim Dias and on the South by road and properties of Antonio Gomes, Joao Camilo, Joaquim Vaz, Manuel Dias, Jose Mariano Fernandes (hereinafter referred to as "**the Said Immovable Property**" for Short).



Signature of the Advocate
PRIYA V ADPAIKER
Adv. Priya Vishnu Adpaiker
ADVOCATE