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Date:17/06/2016

TO,

THE MANAGER,
CORPORATION BANK
VALPOI-GOA

THE TITLE VERIFICATION AND THE SEARCH REPORT

Having been engaged by the Valpoi Branch of the Bank for preparing the Title Verification and the Legal Opinion for the/ in respect of the documents of Shri. Sandeep Ankush Gawade and Smt. Sanchita Sandeep Gawade, resident of Kumthol Caranzalem Sanwordem Sattari , Goa, in respect of flat No.202 on the second floor of the Building ANWAR RESIDENCY constructed in the property surveyed under No. 7/4 of Village Valpoi Sattari Goa to be mortgaged for securing the financial assistance from the Corporation Bank, Valpoi Branch.

1) Name, husband's/father's name and Address of the titleholder:

Shri. Sandeep Ankush Gawade and Smt. Sanchita Sandeep Gawade, r/o, Kumthol Caranzalem Sanwordem Sattari , Goa

2) Description of the property as under:=-

ALL THAT plot of the property surveyed under No.7/4 of village Valpoi admeasuring 837 sq.mtrs known as "PENE" situated at village Valpoi within the jurisdiction of Valpoi Municipal Council,





Sr. No.	Date of Document	Document Nos.	Nature of Document	Parties to the Documents
1	07/06/1933	T/592	Alvara	Issued by then Goa Government
2		10891	Alvara/Plan	do
3	4/8/1962	English Translation	deed of sale with quitacao and gift with acceptance	Issued by sub registrar of Valpoi
4	19/01/2009	13&14	deed of succession	do
5	13/05/2016	76/20163	Nil Enc. certificate	do
6	06/07/2015	03/15-16	Constructio n License	Issued by V. M. C. Valpoi
7	11/20/2015	CHC/Val/NOC/14-15/1744	N.O.C	Issued by Health Dept. Valpoi
8	15/01/2015	DD/2189/BICH/T-CP-15/50	Approved Plan	Issued by T.C.P. Department
9	09/02/2015	PWD/SDM/WDX XIV/FI/14-15/1439	NOC	Issued by the PWD Valpoi
10		4000124	House tax Receipt	Issued by the Valpoi Municipal Council

DOCUMENTS RELIED / VERIFIED / SCRUTINISED.

2) Documents studied

Taluka and Registration Sub- District of Sattari North Goa District state of Goa, which described under No.14638 at folios 195 overleaf of Book B-37 New in the land registration of Bicholim which was permanently granted under Alvara title No. 592 in the year 1933 and surveyed under old Planta no. 10859, having a building/house therein and bounded (as per Alvara) Towards the East, west and South by Municipal road and on the North by the property of Sold Usman of Valpoi Goa

11	30/03/2015	121/c.d/1930	Record of Proceeding of Grant of Alvara Title No. 592	Issued by the DSLR, Panaji, Goa.
12	19/2/2015	7/4	Form I & XIV	Issued by office of Land Records
13	07/11/2014	7/4	Survey Plan	Issued by Land survey Dept.
14	9/2/2015	AE/SD.III/(o&M)/Tech-4/(NOC)14-15/1902	NOC	Issued by Elect. Dept Valpoi
15	05/03/2015	14638	Certificate of description	Issued by Archeology Dept
16	15/01/2015	21/2015	agreement for sale and development	Issued by Sub Registrar Valpoi
17	12/01/2015	01/2015	I/P/Attorney	Issued by sub Registrar Valpoi
18	03/06/2016	365/2016	Agreement for Sale	Issued by Sub Registrar Valpoi
19	09/09/2015	621/2015	deed of rectification	Issued by Sub Registrar Valpoi

4) If originals of title Deeds/documents have Not been produced reasons Therefore.

I have verified the originals of documents at Sr. No. 18 and Xerox copies of all other documents mentioned in tabular column above.

5) Tracing of tile for 25-30 year Next before scrutiny as under:-

ALL THAT plot of the property surveyed under No.7/4 of village Valpoi admeasuring 837 sq.mtrs known as "PENE" situated at village Valpoi within the jurisdiction of Valpoi Municipal Council, Taluka and Registration Sub- District of Sattari North Goa District state of Goa, and described under No.14638 in the land registration office of Bicholim was granted by the then Government

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under Alvares Title No. 592 in the year 1933 and surveyed under old Planta no. 10891 old and 7/4 new to one Domingo Joao Arcanjo Pereira of Valpoi who had an dwelling house in the said plot which is reflected in the Planta of alvares.

i. The said owner Shri Domingo Joao Arcanjo Pereira along with his daughter sold the said plot with the house therein to one Mr. Anwar Can Ustad and his wife under a registered sale deed with quittance of the price with gift dated 24/8/1962 in the office of Shri Antonio Francisco Adelino Julio Santana de Souza and the said Anwar Can Ustado gifted the said property to his wife Smt. Jaina bi Khan in the same deed as such the wife of said Anwar Can Ustad became the absolute owner of the said property and the house.

ii. Upon the death of said Anwar can Ustad and his wife a deed of succession was drawn to qualify their heirs, which is referred above, and the same is registered in the office of sub-registrar of Valpoi. That all the heirs of said Anwar can Ustad and his wife entered into an agreement for sale and development with M/s. Rehan Constructions builder and developer of Ponda Goa for the development of the said property by constructing therein a multi storeyed building consisting of flats and shops which agreement is registered in the office of sub-registrar of Valpoi. The said heirs also executed an irrevocable Power of Attorney in favour of both the partners of M/s Rehan Constructions Builder and developer.

iii. The said builder developer obtained all the necessary licenses, permission and N.O.C.'s from all the statutory authorities for the purpose of the construction of the building in the said plot which are listed in the tabular column above by complying all the requirements of the law.

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iv. That the government of Goa in exercise of power vested under section 35 of the Goa Land Revenue Code 1968 in it, vide order No.16/11/90-Rd dated 7th March 2007 published in official Gazette dated 29th March 2007 Series I No.52 have exempted the lands /survey holdings situated in settlement Zone showing the existence of the structure in the survey records i.e. plan and having area not exceeding 1000sq.mtrs and having the structures covering an area of 25% of the plot as shown on the survey plan from the operation of the section 30,32,33,and 34 of the Goa Land Revenue Code 1968. and hence no conversion Sanad is required for the present construction

v. That the builder developer obtained the construction license bearing no. 03/15-16 dated 06/07/2015 referred above for the construction of the building in the plot from the Valpoi Municipal Council under due N.O.C's from TCP and Health Department and the plan approved by the TCP, Valpoi Municipal Council.

vi. That from the house tax receipt referred above it is clear that there was a existing house in the plot assessed for house tax purpose by Valpoi Municipal Council in the name of the applicant Smt. Jaina Bi @ Jainat Bi Khan.

vii. That from the Nil certificate of encumbrance referred above it is clear that the property is free from any registered encumbrance such as mortgage, lease etc. which can be ascertained from the fresh certificate produced by the applicant. which is referred to in the tabular column above.

viii. That from the documents verified it is seen that the said property known as "PENE" was continuously in possession of the titleholder that is Late. Shri Anwar can Ustad and his wife till their death in the year 1987 and 2008 respectively which is devolved by

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inheritance on their heirs qualified vide the deed of succession referred above.

ix. That the title of Late Jaina Bi @ Jainat Bi Khan to the said plot is clear and she was in continuous possession and enjoyment of the said property since 1962 till her death in the 2008 and as such by process of Law her title and possession stands transmitted to all her qualified heirs who entered into an agreement with the builder developer i. e M/s Rehan Construction Builder developer who have been empowered to construct the building and to sell the flats, shops to the intending buyers.

x. That the applicant Shri . Sandeep Ankush Gawade and Smt. Sanchita Sandeep Gawade, entered into an agreement with the builder developer for the purchase of flat premises bearing No. 202 in the said building which agreement is registered in the office of sub-registrar of Valpoi who can create the charge of mortgage on the said flat by getting the registered deed of conveyance in their favour from the M/s Rehan Constructions Builder developer.

6) Minor's claim/interest, if any in the property:

No minor's interest involved.

7) Whether the latest Tax/land Revenue /Society charges paid Receipts has/have been produced.

House tax is paid as per receipt referred above.

8) Application of Land Reforms Act or any other law and its effect on Title.

Not applicable



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9) Whether Record of Rights/Patta Pass Book/Khata are maintained and if so, Whether for the latest period has been Produced.

Yes -Form I & XIV of Survey No.7/4 is produced.

10) Encumbrances

The property is free from any registered encumbrances as ascertained from Nil certificates referred to above at Serial No. 5 in the tabular column above.

11) Application of any special enactment, if any, which is applicable to property and affecting the title.

That the land under Survey No. 7/4 is within the settlement zone and there was a dwelling house assessed for house tax.

12) Additional Documents

1. Certified copy deed of Sale with quittance of the price and gift with acceptance with the NOC from the Government to sell the property to Anwar Can dated 10/07/1962.

13) Any other points/issues, which in the opinion of the advocate are Relevant

a. Both applicant being husband and wife as such they have to sign and executed the loan documents jointly including mortgage.

14) Final Certificate

Based on the scrutiny of the title documents I do hereby certify as under:-

a. That the title of the vendors of the applicants to the said plot of land under survey No.7/4 is clear, absolute and marketable



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and as such they have full power to sell and convey the title to the applicants herein who in turn can create charge of mortgage on the said flat in favour of the bank by depositing the original documents referred hereinabove with the bank.

b. The applicant are husband and wife and as such they have to sign and executed the loan documents jointly including mortgage.

15. The documents, which are required to be deposited with Bank at the notified Time by the Title holder/s for creation of Mortgage.

a. Original document at sr. no. 5, 12, and 18 and certified copies of all the other documents as issued by the respective authorities.

b. Affidavit from the applicant stating the following points.

(i) No loan, liens, charges mortgage exist on the plot in question.

(ii) No court case, litigation injunction attachment orders.

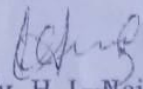
(iii) No notice of acquisition from the Government of Goa.

(iv) Specific clause to mortgage the plot with the Bank

(v) That he has not encumbered the flat with any other Bank or financial institution

Place-Bicholim

Date:- 17/06/2016


(Adv. H. L. Naik)

