



OFFICE OF THE DISTRICT COLLECTOR, NORTH GOA

Revenue Branch, Collectorate Bldg., Panaji - Goa - 403001.

Phone Nos: 2225383, 2225063, 2225363 (EPBX)

Fax No: 2427490/2225063/2225383 (Ext. No.210 & 212)

Email:- dycrev-north.goa@nic.in

No. RB/CNV/BAR/AC-I/8/2016 143.

Dated: 11/04/2016

Read: Application dated 20/01/2016 from Shri. Gaurish Pereira, R/o. Pereira Building, St. Inez, Panaji - Goa.

**SANAD
SCHEDULE-II**

(See Rule 7 of the Goa Land Revenue (Conversion of use of land and non-agricultural Assessment) Rules, 1969)

Whereas an application has been made to the Collector of North Goa (Hereinafter referred to as "the Collector" which expression shall include any officer whom the Collector shall appoint to exercise and perform his powers and duties under this grant) under section 32 of the Goa, Daman and Diu Land Revenue Code, 1968 (hereinafter referred to as "the said code which expression shall, where the context so admits include the rules and orders thereunder) Gaurish Pereira being the occupant of the plot registered under survey No. 70/1-E known as Sendenly Baty Situated at Village Siolim of Bardez Taluka (hereinafter referred to as "the applicants, which expression shall, where the context so admits include his/her heirs, executors, administrators and assigns) for the permission to use the plots of land (hereinafter referred to as the "said plot" described in the Appendix I hereto, forming a part survey No. 70/1-E, admeasuring 1676.00 sq. mts. be the same a little more or less for the purpose of Residential use.

Now, this is to certify that the permission to use for the said plots is hereby granted, subject, to the provisions of the said code, and rules thereunder, and on the following conditions, namely:-

1. Levelling and clearing of the land-The applicants shall be bound to level and clear the land sufficiently to render suitable for the particular non-agricultural purpose for which the permission is granted to prevent insanitary conditions.

2. Assessment - The Applicants shall pay the non-agricultural assessment when fixed by the Collector under the said Code and rules there under with effect from the date of this sanad.

3. Use - The applicants shall not use the said land and building erected or to be erected thereon for any purpose other than Residential use, without the previous sanction of the Collector.

4. Liability for rates - The applicants shall pay all taxes, rates and cesses liable on the said land.

5. Penalty clause - (a) if the applicants contravenes any of the foregoing conditions the Collector may, without prejudice to any other penalty to which the applicants may be liable under the provisions of the said Code continue the said plot in the occupation of the applicant on payment of such fine and assessment as he may direct.



(b) Notwithstanding anything contained in sub-clause (a) it shall be lawful for the Collector to direct the removal or alteration of any building or structure erected or use contrary to the provisions of this grant within such time as specified in that behalf by the Collector, and on such removal or alteration not being carried out and recover the cost of carrying out the same from the applicant as an arrears of land revenue.

6.a) The Information, if any, furnished by the applicant for obtaining the Sanad is found to be false at later stage, the Sanad issued shall be liable to be withdrawn without prejudice to the legal action that may be taken against the applicant.

b) If any dispute arises with respect to the ownership of the land, the Sanad granted shall stand revoked and the Construction/Development carried out shall be at the cost and risk of the applicants.

c) The necessary road widening set-back to be maintained before any development in the land.

d) Traditional access passing through the plot, if any, shall be maintained.

e) No trees shall be cut except with prior permission of the competent authority.

Contd.....2

7 Code provisions applicable - Save as herein provided the grant shall be subject to the provisions of the said Code and rules thereunder.

APPENDIX - I


Sr. No.	Length and		Total Superficial Area	Forming (part of Survey No. or Hissa No.	BOUNDARIES				Remarks
	North to South	East to West			North	South	East	West	
1	2	3	4	5	6				7
1	83.40 Mts.	20.80 Mts.	1676	Survey No. 70 Sub Div No. 1-E	S. No. 70 Sub Div No. 1	ROAD	S. No. 70 Sub Div No. 2-B, 1, 1-C	S. No. 70 Sub Div No. 1-A	NIL
			Village: Siolim Taluka: Bardez						

Remarks:-

1. The applicant has paid conversion fees of Rs. 1,77,656/- (Rupees One Lakh Seventy Seven Thousand Six Hundred Fifty Six Only) vide E-Challan No. 201600276547 dated 11/04/2016.
2. The Asst. Conservator of Forests, North Goa Division, Ponda has given NOC for conversion vide report No. 5/CNV/BAR/DCFN/TECH/2015-16/919/2798 dated 02/03/2016.
3. The Conversion has been recommended by the Town Planner, Town and Country Planning Department, Mapusa vide his report No. TPB/2056/ TCP-16/660 dated 29/02/2016.
4. The development/construction in the plot shall be governed as per laws/rules in force.


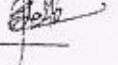
In witness whereof the **ADDITIONAL COLLECTOR - I** North Goa District, has hereunto set his hand and the seal of his Office on behalf of the Governor of Goa and **Shri. Gaurish Pereira** here also hereunto set his hands this 12th day of April, 2016.


(Gaurish Pereira)
Applicant


(SWAPNIL M. NAIK)
Additional Collector - I





Signature and Designation of Witnesses

1. Vilas kholkar 
2. Gorind Rorkar 

Complete address of Witnesses

1. Graudem Bhat Chimbet
2. Nachinala, Bardez Goa.

We declare that **Gaurish Pereira**, who has signed this Sanad is, to our personal knowledge, the person he/she represents themselves to be and that he/she have affixed his/her signature hereto in our presence.

1. 
2. 

To.

1. The Town Planner, Town and Country Planning Department Mapusa.
2. The Mamlatdar of Bardez Taluka.
3. The Inspector of Survey and Land Records, Mapusa
4. The Sarpanch, Village Panchayat Siolim, Bardez - Goa.

GOVERNMENT OF GOA
Directorate of Settlement and Land Records
Inspector of surveys & land records.
MAPUSA - GOA

PLAN



OF THE LAND BEARING SUB-DIV. No. 1-E OF SURVEY No. 70 SITUATED
AT SIOLIM VILLAGE OF BARDEZ TALUKA
APPLIED BY MR. GAURISH PEREIRA
CONVERSION OF USE OF LAND FROM AGRICULTURAL INTO NON AGRICULTURAL
PURPOSE, VIDE CASE NO. RB/CNV/BAR/AC-1/8/2016/51 DATED 04-03-2016
FROM THE OFFICE OF THE COLLECTOR, NORTH GOA DISTRICT PANAJI - GOA.

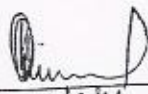
SCALE : 1:1000



AREA APPLIED FOR CONVERSION. 1676 Sq. Mts.

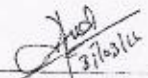
SURVEY No.70



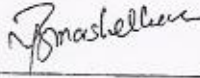

519/16
ANAND V. VAIGANKAR
Inspector of Surveys And Land Records
City Survey, Mapusa



PREPARED BY


VIVEK BUDE
Field Surveyor

VERIFIED BY:


YOGESH B. MASHELKAR
Head Surveyor

SURVEYED ON: 21/03/2016

FILE NO: 8/CNV/MAP/70/16

Government of Goa
Directorate of Health Services
Primary Health Centre, Siolim.
Siolim, Bardez - Goa

Phone No. 08322272687

Email Id: - phcsiolim@rediffmail.com

No. PHCS /NOC/15-16/2012

Dated: 23/03/2016

Sub: NOC from Sanitary point of view for proposed construction of residential building, swimming pool and compound wall.

Sir/Madam,

With reference to your letter no. nil dated: 18/03/2016 for the proposed construction of residential building, swimming pool and compound wall (Part) and the TCP order TPB/2056/SIO/TCP-16/758 dt. 07/03/2016, I am to inform you that, there is NO OBJECTION from sanitary point of view for the above said construction in the property bearing survey No: 70/1-E, at Siolim, Bardez-Goa, subject to the following conditions:-

1. The construction is carried out as per the approved plan.
2. Cleanliness is maintained in and around the construction sites.
3. Consent to operate STP from the Goa State Pollution Control Board will be submitted to the local health authority at the time of occupancy certificate.
4. No health hazard or any other environmental pollution is created in the surrounding area.
5. The owner/contractor shall co-operate with the Health Authorities whenever they visit the site for sanitary inspection.
6. As per Section 75 A of Goa Public Health Act all labourers should possess valid health cards and renew them once in three months.
7. Adequate Anti-Larval measures at the construction site in consultation with the undersigned should be undertaken.
8. This office is not responsible for any court litigation as regards to the ownership and of the construction.
9. Health Card should be available at the site and be produced to the Health staff on demand and builder shall take necessary anti-larval measures at the construction sites.
10. The NOC from this office shall be obtained before occupying the premises.

The NOC issued is liable to be withdrawn if the conditions stipulated above are not complied with.


(Dr. Anil Umraskar)

To,
Mr. Gaurish Pereira,
Pereira Building, St., Inez, Panaji Goa.

Medical Officer I/C
Primary Health Centre
Siolim, Bardez - Goa

Copy to:

* The Sarpanch/Secretary, V.P. Siolim - Marna, Bardez-Goa.

G/F,
O/C

Ref No: TPB/2056/SIO/TCP-16/758

Office of the Senior Town Planner
Town & Country Planning Dept.,
North Goa District office
302, Govt. Building Complex,
Mapusa - Goa.

Dated: 07/03/2016.



OFFICE OF THE SENIOR TOWN PLANNER, MAPUSA GOA.
TECHNICAL CLEARANCE ORDER

Ref No: Inward No. 3787

Dated: 09/09/2015

Technical Clearance is hereby granted for carrying out the proposed construction of residential building, swimming pool and compound wall (part) by Mr. Gaurish Pereira as per the approved plans in the property Zones as Settlement Zone in Regional Plan for Goa 2001 A.D. and Regional Plan for Goa 2021 and situated at Siolim village bearing Survey No. 70/1-E with the following conditions:-

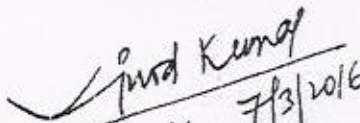
1. Construction shall be strictly as per the approved plans. No change shall be effected in the approved plans/approved built spaces without the prior permission of this Authority.
2. The permission granted shall be revoked, if any information, plans, calculations, documents and any other accompaniments of the application are found incorrect or wrong at any stage after the grant of the permission and the applicant will not be entitled for any compensation.
3. The development permission will not entitle the applicant for making/laying any claim on water and any other connection from the Government of Goa.
4. The Developer/applicant should display a sign board of minimum size 1.00 mts. X 0.50 mts. with writing in black color on a white background at the site, as required under the Regulations.
5. The applicant shall obtain Conversion Sanad under the Goa Land Revenue Code, 1968, before the Commencement of any development/construction as per the permission granted by this order.
6. The commencement and the completion of the work shall be notified to the authority in writing in appropriate forms.
7. Completion Certificate has to be obtained from this Authority before applying for Occupancy Certificate from the licensing authority.
8. The soak pit should not be located within a distance of 15.00 meters from any other existing well in the plot area/plan.
9. Storm water drain should be constructed along the boundary of the effected plot abutting to the road.
10. Adequate Utility space for the dustbin, transformer etc. should be reserved within the plot area.
11. In case of any cutting of sloppy land or filling of low-lying land, beyond permissible limits, prior permission of the Chief Town Planner shall be obtained before the commencement of the works per the provisions of Section 17(A) of the Goa Town & Country Planning Act, 1974.
12. The ownership of the property shall be verified by the licensing body before the issuing of the license.
13. The adequate arrangement for collection and disposal of solid waste generated within the complex shall be arranged to satisfaction of Village Panchayat.
14. Panchayat shall verify the infrastructural requirements such as water and power supply before issue of construction license.

15. Adequate storm water network shall be developed up to the satisfaction of Village Panchayat and same to be connected to the existing drain in the locality.
16. This technical clearance is issued strictly for residential building only.
17. Existing structure to be demolished as shown in site plan before commencement of work.
18. Open parking spaces shall be effectively developed and utilized for parking purpose.
19. The area under road widening deemed to be a public road and shall not be enclosed/encroached. An affidavit to this effect shall be sworn in by applicant before local authority on stamp paper of Rs 100/-.
20. Applicant shall make his own arrangement of water for swimming pool.
21. If any complaint/Court order should be verified by the Village Panchayat before issue of license.
22. The height of the compound wall strictly maintained as per rules in force.
23. Compound wall shall be open inwards only.
24. This NOC is issued for part compound wall of length of 21.24 running meter only.
25. 4.50 mts wide internal access as shown in the site plan shall be effectively developed.
26. Solar water heating/solar energy capturing system shall be incorporated in the building as required under the regulation.
27. Adequate avenue greenery should be developed.
28. The area on part stilt should not be enclosed in any fashion at any stage & shall be used for parking of vehicles for residents of the building only.

Note:

- a) This Technical Clearance is issued based on the approval from the Govt. vide note moved vide no. TPB/2056/TCP-16/296 dtd. 27/1/2016.
- b) An engineer who designs RCC structure, of the project is liable for structural designs and stability of the project, structural liability certificate issued by engineer Shri. Jitendra M. Gaonkar dtd. 8/9/2015 TCP Reg. No. SE/0033/2010.
- c) This order is issued with reference to application dated 09/09/2015 from by Mr. Gaurish Pereira.
- d) Applicant has paid additional infrastructure tax of Rs. 3,01,498/- (Rupees Three Lakhs One Thousand Four Hundred Ninety Eight Only) vide challan no. 463 dated 4/3/2016.

THIS ORDER IS VALID FOR THREE YEARS FROM THE DATE OF ISSUE OF CONSTRUCTION LICENCE PROVIDED THE CONSTRUCTION LICENCE IS ISSUED WITHIN THE PERIOD OF THREE YEARS.


(Vinod Kumar Chandra)
Town Planner

To,
Mr. Gaurish Pereira
Pereira Building, St. Inez,
Panaji Goa.

Copy to:-
The Sarpanch/Secretary,
Village Panchayat Siolim-Marna,
Bardez - Goa.

The permission is granted subject to the provision of Town & Country Planning Act 1974 and the rules & Regulation framed there under.

Dated: 18th May, 2016**TITLE REPORT**

TITLE INVESTIGATION AND SEARCH REPORT FOR THE APPROVAL OF PROJECT OF RESIDENTIAL COMPLEX 'SHARAYU AURA' OF M/S.GAUTAM SMART AND VALUE HOUSING CORPORATION CONSISTING OF RESIDENTIAL PREMISES

ANNEXURE - 'B'

1.	a) Name of the Branch/Business Unit/Office seeking Opinion	STATE BANK OF HYDERABAD, PANAJI, GOA
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	Ref.No.: NIL dated NIL
	c) Name of the Borrower/s	M/S.GAUTAM SMART AND VALUE HOUSING CORPORATION
2.	a) Name of the unit/concern/company/person offering the property/(ies) as security	M/S.GAUTAM SMART AND VALUE HOUSING CORPORATION, a Partnership firm, represented by its Partners (1) Mr.Gaurish Pereira and (2) Ms.Ashwini Pereira, having its office at 512, Gera's Imperium il, Patto Plaza, Panaji, Goa.
	b) Constitution of the unit/concern/company/person offering the property for creation of charge	Partnership firm,
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Borrower/s
3.	Complete or full description of the immovable property/(ies) offered as security for creation of mortgage whether equitable/registered mortgage.	All that part and parcel of land admeasuring 1676 sq.mts. bearing survey No.70, Sub-division No.1-E, with a residential house bearing H.No.230/A as recorded by the Village Panchayat of Siolim - Marna, forming part of the property identified as "SINDIACHI BATI" situated at Siolim, within the limits of Village Panchayat Siolim, Taluka and Registration Sub-District of Bardez, District of North Goa in the State of Goa, which property is described in the Office of Land Registrar of Bardez under No.13768 of Book



			B-36 (new) and is enrolled in the Taluka Revenue Office under Matríz No.719 of Siolim which are offered as security for creation of equitable mortgage.		
	a) Survey No.		Surveyed under Survey No.70, Sub-division No.1-E,		
	b) Door/House no.(in case of house property)		NA		
	c) Extent/ area including plinth/built up area in case of house property		Total permissible FAR 1005.59 sq.mts. Total built up area 1004.27 sq.mts.		
	d) Location like name of the place, village, city, registration sub-district, etc., Boundaries:		<p>Situated at Siolim, within the limits of Village Panchayat Siolim, Taluka and Registration Sub-District of Bardez, District of North Goa in the State of Goa,,</p> <p>Boundaries of property bearing Survey No.70/1-E of Village Siolim: East: by Survey No.70/1-C and 70/2 (part of Siolim) West: by Survey No.70/1-A of Siolim North: by Survey No.71/74 of Siolim; and South: by public road</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 certified. Note: Only originals or certified extracts from the registering/land/revenue/other authorities be examined.				
	Sl. No	Date	Name/Nature of the document	Original/certified copy/certified extract/photocopy, etc.	In case of copies, whether the original was scrutinized by the Advocate
	1		Inscription and description of the property along with its translation	photocopy	yes
	2	14/05/1970	Deed of Gift	photocopy	yes



3	13/08/1984	Judgement and Order passed in Civil Suit No.291/83	photocopy	yes
4	01/07/1985	Sale Deed	photocopy	yes
5	05/03/2005	Deed of Sale	photocopy	yes
6	11/08/2005	Deed of Succession and Qualification of Heirs	photocopy	yes
7	21/01/2011	Deed of Sale	photocopy	yes
8		Survey Plan of the property	photocopy	yes
9		Form I & XiV	photocopy	yes
10	13/07/2015	Order passed by Dy. Collector and S.D.O. Mapusa	photocopy	yes
11	12/08/2015	Deed of Sale	photocopy	yes
12	07/03/2016	Technical Clearance Order issued by Town and Country Planning Dept.	photocopy	yes
13	23/03/2016	NOC of Primary Health Centre, Siolim	photocopy	yes
14	11/4/2016	Conversion Sanad	photocopy	yes
15	13/5/2016	Construction Licence	photocopy	yes
16	16/05/2016	Memorandum of Understanding*	Original	
17		Approved building plans	photocopy	yes
5.	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		Obtained	



	mortgagor? (please also enclose all such certified copies and relevant fee receipts along with the TIR)	
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 system?	No
	b) If such online/computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.	NA
	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?	Within the Jurisdiction of Sub-Registrar of Bardez at Mapusa, 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?	The details are available with the Sub-Registrar of Bardez at Mapusa, Goa..
	c) Whether search has been made at all the offices named at (b) above?	Yes
	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	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	All that property identified as "SINDIACHI BATI" situated at Siolim, within the limits of Village Panchayat Siolim, Taluka and Registration Sub-District of Bardez, District



predecessors in title/interest to the current title holder. And wherever Minors, 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.

of North Goa in the State of Goa, which property is described in the Office of Land Registrar of Bardez under No.13768 of Book B-36 (new) and is enrolled in the Taluka Revenue Office under Matriz No.719 of Siolim (hereinafter referred to as the said property).

The said property originally belonged to Mr.Hilario Antonio Jacob Fernandes alias Antonio Hilario Fernandes.

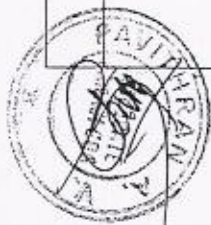
Vide Deed of Gift dated 14/05/1970, the said Mr.Hilario Antonio Jacob Fernandes alias Antonio Hilario Fernandes and his wife Mrs.Alcina Conceicao Dos Reis Saldanha e Fernandes gifted the said property to their three sons namely (1) Mr.Fernando Jose Camilo Hilario Fernandes (2) Mr.Filinto Francisco Fernandes and (3) Mr.Raul Nicolau Jorge Fernandes with reservation of the usufruct in their favour, which deed was registered under No.3585 of Book No.I, Volume No.41, before the Sub-Registrar of Bardez at Mapusa, Goa.

The said Mr.Hilario Antonio Jacob Fernandes alias Antonio Hilario Fernandes died on 16/05/1970 and consequently one half of the usufruct reserved in his favour was consolidated in the property and the other half continued to belong to his wife namely Alcina Conceicao Dos Reis Saldanha e Fernandes.

The said property is crossed by the Mapusa -Siolim-Gudem road dividing the said property into northern part and southern part.

The northern part of the said property was physically sub-divided into three parts namely "A", "B", and "C".

The said Mr.Raul Nicolau Jorge Fernandes died leaving behind him his widow



Smt.Lavina Matilda Filomena Pereira e Fernandes and his sole and universal heirs his three children namely Kum.Moreno Joseph Hilario Fernandes, Miss Maria Carla Alcina Fernandes and Miss Maria Manuela Hilarina Fernandes.

Thereafter, the sub-divided part of "A" and "C" which lied on the eastern side were allotted to Smt.Lavina Matilda Filomena Pereira e Fernandes, Mr.Fernando Jose Camilo Hilario Fernandes and his wife Mrs.Beatriz Marina Braganza Fernandes in the suit for partition No.291/83, filed in the Court of the Civil Judge Senior Division at Mapusa and the said allotment was homologated by the said Court by its Order dated 07/02/1985.

The above mentioned plots "A" and "C" forms part of the property bearing Survey No.70/1 of Revenue Village of Siolim.

The said Smt.Lavina Matilda Filomena Pereira e Fernandes, Mr.Fernando Jose Camilo Hilario Fernandes and his wife Mrs.Beatriz Marina Braganza Fernandes, thereafter separated a plot admeasuring 1825 sq.mts. on the eastern side of the sub-divided part "A" and "C"; which separated plot is marked as "Plot (A-1)".

The half of the said "Plot (A-1)" is owned by the said Smt.Lavina Matilda Filomena Pereira e Fernandes and the other half is owned by Mr.Fernando Jose Camilo Hilario Fernandes and his wife Mrs.Beatriz Marina Braganza Fernandes and half of the usufruct of the same belonged to Mrs.Beatriz Marina Braganza Fernandes.

Vide Deed of Sale dated 01/07/1985, the above named Smt.Lavina Matilda Filomena Pereira e Fernandes, Mr.Fernando Jose Camilo Hilario Fernandes and his wife Mrs.Beatriz Marina Braganza Fernandes



along with Mrs. Beatriz Marina Braganza Fernandes sold the abovementioned plot Plot (A-1)" to Mr. Victor D'Souza and his wife Mrs. Doreen D'Souza, which deed was registered before the Sub-Registrar of Bardez at Mapusa, Goa, under No. 602 at pages 119 to 129 of Book No. I, volume No. 243 on 11/08/1985.

The said Mr. Victor D'Souza and his wife Mrs. Doreen D'Souza, intended to develop the said plot "Plot (A-1)". by constructing a residential bungalow and got a plan approved from the concerned department and accordingly obtained Construction Licence, from the Village Panchayat of Siolim-Marna.

Thereafter, the said Mrs. Doreen D'Souza alias Mrs. Doreen Rodrigues expired on 24/06/2001, leaving behind her the said Mr. Victor D'Souza as her widower and her sole and universal heir her only daughter Mrs. Meghna Kathrin D'Souza married to Mr. Roldbin Dominic Vital D'Souza, which fact was confirmed vide Deed of Succession and Qualification of Heirs dated 11/08/2005, drawn in the Office of the Notary Ex-Officio, Bardez in the Notary Book of Deeds, bearing No. 807 at pages 39 to 41 on 11/08/2005.

Vide Deed of Sale dated 05/03/2005, the said Mr. Victor D'Souza, Mrs. Meghna Kathrin D'Souza and her husband Mr. Roldbin Dominic Vital D'Souza sold the said plot "Plot (A-1)" with old dilapidated residential house bearing H.No. 230/A, to M/s. Legends the Goan Experience Resorts Private Limited, which deed was registered before the Sub-Registrar of Bardez at Mapusa, Goa, under No. 878 at pages 101 to 117 of Book No. I, Volume No. 1239 on 31/03/2005 and thus the said M/s. Legends the Goan Experience Resorts Private Limited became the absolute owners of the said "Plot (A-1)".



Vide Deed of Sale dated 21/01/2011, the said M/s.Legends the Goan Experience Resorts Private Limited sold the said plot "Plot (A-1)" with old dilapidated residential house bearing H.No.230/A, to M/s.Amandeep Mann Real Estate Private Lintied, which deed was registered before the Sub-Registrar of Bardez at Mapusa, Goa, under No.BRZ-BK1-00379-2011, CD Number BRZD123 on 21/01/2011, and thus the said M/s.Amandeep Mann Real Estate Private Lintied, became the absolute owners of the said "Plot (A-1)".

In the above deed of sale, the area of the said plot was mentioned as 1825 sq.mts. being a part of survey No.70/1 of Village Siolim, however, subsequently by Order dated 13/07/2015 in Case No.15/345/2013/PART/LAND, the said plot was partitioned and the area was specified as 1676 sq.mts. bearing Survey No.70/1-E.

Vide Deed of Sale dated 12/08/2015, the said M/s.Amandeep Mann Real Estate Private Lintied, sold the said plot admeasuring 1676 sq.mts. with a residential house bearing H.No.230/A, to Mr.Gaurish Pereira, which deed was registered before the Sub-Registrar of Bardez at Mapusa, Goa, under No.BRZ-BK1-07384-2015, CD Number BRZD771 on 14/08/2015, and thus Mr.Gaurish Pereira became the absolute owners of the said plot.

The said Mr.Gaurish Pereira intended to develop the said property and thus obtained the following documents:

- 1, Technical Clearance Order bearing Ref.No.TPB/2056/SIO/TCP-16/758, dated 07/03/2016, issued by Town and Country Planning Dept. Mapusa, Goa.
2. NOC bearing No.PHCS/NOC/15-16/2012, dated 23/03/2016, issued by Directorate of Health Services, Primary Health



Centre, Siolim, Goa

3. Conversion Sanad No.RB/CNV/BAR?Ac-1/8/2016/143, dated 11/04/2016, issued by Additional Collector-I, Office of the District Collector, North Goa, Panaji, Goa.
4. Construction Licence No.VPSM/2016-17/3/372, dated 13/5/2016, issued by Village Panchayat of Siolim-Marna, for proposed construction of residential building, swimming pool and compound wall (part) in survey No.70/1-E of Village Siolim.

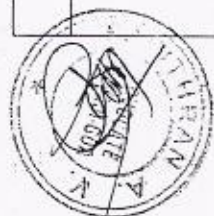
On 16/05/2016, Mr.Gaurish Pereira entered into a Memorandum of Understanding with M/s.Gautam Smat and Value Housing Corporation, a Partnership firm and agreed to purchase the said plot, which memorandum of understanding is registered before the Notary Advocate Shivprasad V. Manerkar, under No.4387 on 16/05/2016 at Panaji, Goa.

From the documents produced as well as searches made by me I am of the opinion that Mr.Gaurish Pereira is the absolute owner of the said plot admeasuring 1676 sq.mts. bearing Survey No.70/1-E of Village Siolim, along with the proposed residential building "SHARAYU AURA" to be constructed on the said plot subject to Memorandum of Understanding dated 16/05/2016, with M/s.Gautam Smat and Value Housing Corporation.

The Prospective purchasers can create a charge upon their respective tenements by depositing original agreement for sale/sale deed duly executed between Mr.Gaurish Pereira, M/s.Gautam Smat and Value Housing Corporation and the prospective purchasers and registered before the concerned Sub-Registrar.



		After completion of the project and on obtaining occupancy certificate a proper sale deed has to be executed in favour of the prospective purchasers or in the alternative, in case of formation of society a deed of conveyance has to be executed in favour of the society and the society shall issue allotment letters along with share certificates to the owners of the tenements in the project "SHARAYU AURA".
9	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.)	Ownership Rights.
10	If leasehold, whether,	NA
	a) Lease Deed is duly stamped and registered	
	b) Lessee is permitted to mortgage the Leasehold right.	NA
	c) Duration of the Lease/unexpired period of lease.	NA
	d) If, a sub-lease, check the lease deed in favour of Lessee as to whether Lease Deed permitted sub-leasing and mortgage by Sub-Lessee also.	NA
	e) Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	NA
	f) Right to get renewal of the leasehold rights and nature thereof.	NA
11	If Govt. grant/allotment/lease-cum-sale agreement, whether	NA
	Grant/agreement etc. provides for alienable rights to the mortgagor with or without conditions.	NA



	The mortgagor is competent to create charge on such property	NA
	Whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	NA
12	If occupancy right, whether:	-
	a) Such right is heritable and transferable	NA
	b) Mortgage can be created.	NA
13	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.	NA
14	If the property has been transferred by way of Gift/ Settlement Deed, whether:	Yes, Vide Deed of Gift dated 14/05/1970
	a) The Gift/Settlement Deed is duly stamped and registered;	Yes, under No.3585 of Book No.1, volume No.41, before the Sub-Registrar of Bardez at Mapusa, Goa
	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;	Yes
	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;	Yes
	h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	NA
15	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.	The property is partitioned among the family members in civil suit No.291/83, filed in the Court of Civil Judge Senior Division at Mapusa, Goa.
	b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share	Mutation has been effected in favour of Mr.Gaurish Pereira bearing Survey No.70/1-E of Village Siolim.
	c) Whether the partition made is valid in law and the mortgagor has acquired a mortgagable title thereon.	yes
	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.	Yes
	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?	NA
16	Whether the title documents include any testamentary documents/Wills? a) In case of Wills, whether the Will is registered Will or	NA



	unregistered Will?	
	b) Whether Will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	NA
	c) Whether the property is mutated on the basis of Will?	NA
	d) Whether the original Will is available.	NA
	e) Whether the original death certificate of the testator is available.	NA
	f) What are the circumstances and/or documents to establish the Will in question is the last and final Will of the testator? (Comment 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.)	NA
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?	NA
	c) Precautions/permissions, if any in respect of the above cases for creation of mortgage?	NA



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.	NA
	b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	NA
19	a) Whether the property belongs to any trust or is subject to the rights of any trust?	NA
	b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?	NA
	c) If so additional precautions/ permissions to be obtained for creation of valid mortgage?	NA
	d) Requirements, if any for creation of mortgage as per the Central/ State Laws applicable to the trust in the matter.	NA
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.	NA
	b) In case of agricultural property other relevant records/documents as per the local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?	NA



	c) In case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/ permission obtained.	Conversion Sanad No.RB/CNV/BAR?Ac-1/8/2016/143, dated 11/04/2016, issued by Additional Collector-I, Office of the District Collector, North Goa, Panaji, Goa.
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, Environmental Clearance, etc.)	No
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.	Search reveals that the property is not part of any proposed acquisition.
23	a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	NA
	b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	No
	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.	NA



24	a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.	NA
	b) Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	NA
	c) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.	NA
25	Whether the property belongs to a Limited Company, check the Borrowing powers, BOD resolution, Authorisation to create mortgage/ execution of documents, Registration of any prior charges with the Company Registrar, Article of Association/ provision for common seal etc.	NA
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	NA
27	a) Whether any POA is involved in the chain of title?	No
	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 created an interest in favour of the builder/developer and as such is irrevocable as per law.	NA
	c) In case the title document is executed by the POA holder, please clarify whether the POA	NA



involved is (i) one executed by the Builders viz. Companies/ Firms/ Individual or Proprietary concerns in favour of their partners/ Employees/Authorized Representatives to sign flat Allotment Letters, NOCs, Agreement of Sale, Sale Deeds, etc., in favour of buyers of flats/units (Builder's POA) or (ii) other type of POA (Common POA).	
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.	NA
e) In case of common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA.	NA
i. Whether the original POA is verified and the title investigation is done on the basis of original POA?.	NA
ii. Whether the POA is a registered one?	NA
iii. Whether the POA is a special or general one?.	NA
iv. Whether the POA contains a specific authority for execution of title document in question?	NA
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?)	NA
g) Please comment on the genuineness of POA?	NA



	h) The unequivocal opinion on the enforceability and validity of the POA?	NA
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 whether the same is properly executed/ stamped/authenticate in terms of the Law of the place, where it is executed.	No
29	If the property is a flat/ apartment or residential/ commercial complex, check and comment on the following: a) Promoter's/Land Owners' title to the land/building:	Mr.Gaurish Pereira is the absolute owner of the said plot admeasuring 1676 sq.mts. bearing Survey No.70/1-E of Siolim Village, along with the proposed residential building "SHARAYU AURA" to be constructed on the said plot subject to Memorandum of Understanding dated 16/05/2016 with M/s.Gautam Smat and Value Housing Corporation.
	b) Development Agreement/ Power of Attorney	Memorandum of Understanding dated 16/05/2016 registered before the Notary Advocate Shivprasad V. Manerkar under No.4387 on 16/05/2016 at Panaji, Goa.
	c) Extent of authority of the Developer/ builder	Developer has irrevocable right to construct, sell and receive the consideration in its own name with respect to the apartments proposed to be constructed in the project "SHARAYU AURA" without any interference to the owner.
	d) Independent title verification of the Land and/ or building in question	Title is independently verified.
	e) Agreement of Sale (duly	Deed of Sale, registered before the Sub-Registrar of Bardez at Mapusa, Goa



registered)	
f) Payment of proper stamp duty	Appropriate Stamp duty is paid
g) Requirement of registration of sale agreement, development agreement, POA, etc.;	NA
h) Approval of building plan, permission of appropriate/local authority, etc.,	Yes. Approved building plan and all necessary permissions are obtained from the concerned authorities.
i) Conveyance in favour of Society/ Condominium concerned	NA
j) Occupancy Certificate/ allotment letter/ letter of possession	Building is under construction.
k) Membership details in the Society etc.	NA
l) Share Certificates	NA
m) No Objection Letter from the Society	NA
n) All legal requirements under the local/Municipal laws, regarding ownership of flats/ apartments/building regulations, Development Control Regulations, Co-operative Societies' Laws etc.	Yes
o) Requirements, for noting the Bank charges on the records of the Housing Society, if any.	NA
p) If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any.	NA
q) Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.	Yes



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.	Latest Nil Encumbrance Certificate is not produced on record, The Applicant be directed to produce the same directly to the bank.
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.	NA
32	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	NA
33	a) Urban land ceiling clearance, whether required and if so, details thereon.	NA
	b) Whether no objection certificate under the Income Tax Act is required/obtained.	NA
34	Details of RTC extracts/mutation extracts/Katha extracts pertaining to the property in question.	Property stands mutated in the name of Mr.Gaurish Pereira as the occupant of the property bearing Survey No.70/1-E of Village Siolim.
35	Whether the name of mortgagor is reflected as owner in the revenue/ municipal/village records?	No
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 the documents?	Yes



37	Whether the property can be identified from the following documents, and discrepancy/ doubtful circumstances, if any revealed on such scrutiny?	NA
	a) Document in relation to electricity connection;	NA
	b) Document in relation to water connection;	NA
	c) Document in relation to Sales Tax Registration, if any applicable.	NA
	d) Other utility bills, if any.	NA
38	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.	NA
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.)	Valuation Report is not made available
40	Any bar/restriction for creation of mortgage under any local or special enactments, details of	NA



	proper registration of documents, payment of proper stamp duty etc.	
41	Whether the bank will be able to enforce SARFESI Act, if required against the property offered as security.	Yes
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.	Certified copies of title Deeds are available for deposits.
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.	Yes.
44	Additional aspects relevant for investigation of title as per local laws	NA
45	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	NIL
46	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	Prospective Purchasers in whose favour a proper Agreement/Deed of Sale is executed and registered.

Date : 18/05/2016

Place : Panaji, Goa



ANNEXURE - 'C'

CERTIFICATE OF TITLE

I have examined the Title Deeds and certified copies of Four Deeds of Sale i.e. (1) Deed of Sale dated 01/07/1985, (2) Deed of Sale date 05/03/2005, (3) Deed of Sale dated 21/01/2011 (4) Deed of Sale dated 12/08/2015, and (3) Memorandum of Understanding dated 16/05/2016, relating to part and parcel of land admeasuring 1676 sq.mts. along with a residential house existing therein surveyed under Survey No.70/1-E of Village Siolim, forming part of the property identified as "SINDIACHI BATI" situated at Siolim, within the limits of Village Panchayat Siolim, Taluka and Registration Sub-District of Bardez, District of North Goa in the State of Goa, which property is described in the Office of Land Registrar of Bardez under No.13768 of Book B-36 (new) and is enrolled in the Taluka Revenue Office under Matriz No.719 of Siolim, and offered as security by way of Equitable Mortgage and that the documents of title referred to in the opinion are valid evidence of right, title and interest and that if the said Equitable Mortgage is created with the Original, it will satisfy the requirements of creation of Equitable Mortgage and I further certify that the said Mr.Gaurish Pereira is the absolute owner of the said plot admeasuring 1676 sq.mts. bearing Survey No.70/1-E of Village Siolim, along with the proposed residential building "SHARAYU AURA" being constructed on the said plot subject to Memorandum of Understanding dated 16/05/2016 with M/s.Gautam Smat and Value Housing Corporation.

1. I have examined the Documents in details, taking into account all the Guidelines in the check list vide Annexure 'C' and the other relevant factors.
2. I confirm having made a search in the Land/revenue records. 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 my agent in making search.



3. Following scrutiny of Land records/Revenue Records and relative title Deeds, I hereby certify the genuineness of the Title Deeds. Suspicion/Doubt, if any, has been clarified by making necessary enquires.

4. The mortgage if created will be available to the Bank for the liability of the intending Borrower, M/s.Gautam Smat and Value Housing Corporation.

5. I certify that, Mr.Gaurish Pereira holds absolute, clear, valid and marketable title to the said plot admeasuring 1676 sq.mts. bearing Survey No.70/1-E of Village Siolim, along with the proposed residential building "SHARAYU AURA" being constructed on the said plot subject to Memorandum of Understanding dated 16/05/2016.

6. The prospective purchasers upon executing agreement for sale/deed of sale with Mr.Gaurish Pereira as Owner and M/s.Gautam Smat and Value Housing Corporation as Builder/Developer, which shall be registered before the Sub-Registrar of Bardez at Mapusa, Goa, shall derive a marketable title to their respective tenements and can create a valid mortgage with the bank upon depositing the original Agreement for Sale/Deed of Sale after its execution.

7. I further certify that the above title deeds are genuine and a valid mortgage can be created and the said mortgage would be enforceable.

In case of creation of Mortgage by Deposit of the deeds, I certify that the deposit of the following title deeds/ documents by the Prospective purchasers would create a valid and enforceable mortgage;

1. Agreement for Sale/Deed of Sale of prospective purchaser/s of his/her/their respective tenement/s.
2. NOC from Mr.Gaurish Pereira.

There are no legal impediments for creation of the Mortgage under any applicable Law/ Rules in force.

SCHEDULE OF THE PROPERTIES

All that part and parcel of land admeasuring 1676 sq.mts. bearing survey No.70, Sub-division No.1-E, with a residential house



bearing H.No.230/A as recorded by the Village Panchayat of Siolim – Marna, forming part of the property identified as "SINDIACHI BATI" situated at Siolim, within the limits of Village Panchayat Siolim, Taluka and Registration Sub-District of Bardez, District of North Goa in the State of Goa, which property is described in the Office of Land Registrar of Bardez under No.13768 of Book B-36 (new) and is enrolled in the Taluka Revenue Office under Matriz No.719 of Siolim, and bounded as under:

East: by Survey No.70/1-C and 70/2 (part of Siolim)

West: by Survey No.70/1-A of Siolim

North: by Survey No.71/74 of Siolim; and

South: by public road

Date : 18/05/2016.

Place : Panaji, Goa





Dated 18th May 2016

To,
The Area Manager,
LIC Housing Finance Ltd.,
First Floor, El -Dourado Plaza,
Panaji, Goa 403 001

CERTIFICATE OF TITLE

Ref: File of Project Approval of 'SHARAYU AURA' developed by M/s Gautam Smart & Value Housing Corporation.

I. Description of Property I:-

All that coconut grove property denominated "SINDIACHI BATTI" situated at Fernandes Vaddo, within the jurisdiction of the Village Panchayat of Siolim-Marna, Taluka and Sub-District of Bardez District of North Goa, forming part of property registered in the Land Registration Office of Bardez under No. 13768 of Book B36 new, forming part of property enrolled in the Taluka Revenue Office under no. 719 of the first circumscription of Siolim Village, forming part of property surveyed under No. 70/1 of the Revenue Village of Siolim and bounded as under:-

North: Properties bearing Survey nos.71/21, 71/2, 71/2A;

South: By the Public Road;

East: By the property adjoining property bearing Survey No. 70/1; and

West: By property bearing Survey No. 69/35, 69/18 and 64/25.

II. Description of Property II:-

All that eastern part of the above mentioned property admeasuring 1825 sq. mts. with a old dilapidated residential house in need of urgent repairs, bearing H. No.





230/A as recorded by the Office of the Village Panchayat of Siolim-Marna and bounded as under:-

North: By property bearing Survey No. 71/74;

South: By the Public Road;

East: By the remaining part of property bearing Survey No. 70/1 and property bearing Survey No.70/2; and

West: By property bearing Survey No. 70/1-A.

II. Description of documents scrutinized: -

1. Description
2. Deed of Gift dated 14/05/1970 executed before the Sub Registrar of Bardez and registered under No.3585 of Book No.I Volume No.41 dated 14/05/1970
3. Judgment and Decree dated 07/02/1985 passed by the Court of the Civil Judge Senior Division at Mapusa in Suit for Partition No. 291/83
4. Deed of Sale dated 01/07/1985, duly registered before the Sub-Registrar of Bardez at Mapusa under No. 602 at pages 119 to 129 of Book No. I, Volume No. 243 dated 11/08/1987
5. Deed of Sale dated 05/03/2005, duly registered before the Sub-Registrar of Bardez, Mapusa under Reg. No.878 at pages 101 to 117 of Book No. I, Volume No. 1239 dated 31/03/2005
6. Deed of Succession and Qualification dated 11/08/2005 executed before the Notary Ex-Offio of Bardez under No.801 at Pages 29 to 41 dated 11/08/2005





7. Deed of Sale dated 21/01/2011 duly registered before the Sub-Registrar of Bardez, Mapusa under Reg. No. BRZ-BK1-00379-2011, CD Number BRZD123 dated 21/01/2011
8. Order dated 13/07/2015 issued by the Court of the Deputy Collector & S.D.O at Mapusa-Goa under No. 15/345/2013/PART/LAND.
9. Deed of Sale dated 12/08/2015 duly registered before the Sub-Registrar of Bardez, Mapusa under Reg. No. BRZ-BK1-07384-2015, CD Number BRZD771 dated 14/08/2015
10. Technical Clearance Order dated 07/03/2016 issued by the Office of the Town and Country Planning Department, Mapusa Goa under No.TPB/2056/SIO/TCP-16/758
11. Form I & XIV dated 07/03/2016
12. No Objection Certificate dated 23/03/2016 issued by the Office of the Directorate of Health Services, Primary Health Centre, Siolim-Bardez, Goa under No.PHCS/NOC/15-16/2012
13. Conversion Sanad dated 11/04/2016 issued by the Office of the District Collector, North Goa, Panaji-Goa under No.RB/CNV/BAR/AC-I/8/2016/143
14. Construction Licence dated 13/05/2016 issued by the Office of the Village Panchayat of Siolim-Marna issued under No.VPSM/2016-17/3/372
15. Memorandum of Understanding dated 16/05/2016 executed before Notary Shivprasad Manerkar at Panaji and registered under No.4387 on 16/05/2016

Note: All the Documents scrutinized by me are photocopies.

III Office searches: -





I have given searches in the offices of the Land Registrar/Sub Registrar Bardez/Director of archives/Land Revenue Office.

The said property was gifted by a Deed of Gift dated 14/05/1970 executed before the Sub Registrar of Bardez and registered under No.3585 of Book No.1 Volume No.41 dated 14/05/1970 by Hilario Antonio Jacob Fernandes and his wife Alcina Conceicao Dos Reis Saldanha E Fernandes to their three sons namely Fernando Jose Camilo Hilario Fernandes, Filinto Francisco Fernandes and Raul Nicolau Jorge Fernandes, with reservation of the usufruct in their favour. The said Deed of Gift was registered in the Office of the Sub-Registrar of Bardez at Mapusa under No. 3585 of Book No. 1, Volume No.41.

The said Hilario Antonio Jacob Fernandes died on 16/05/1970 and consequently one half of the usufruct reserved in his favour was consolidated in the property and the other half continue to belong to his wife namely Alcina Conceicao Dos Reis Saldanha E Fernandes.

The said property is crossed by the Mapusa-Siolim-Guddem road dividing the said property into northern part and southern part.

The northern part of the said property was physically Sub-Divided into three parts namely 'A', 'B' and 'C'.

The said sub divided part of 'A' and 'C' which lied on the eastern side were allotted to Lavina Matilda Philomena Pereira Fernandes, Fernando Jose Camilo Hilario Fernandes and Beatriz Marina Braganza Fernandes in the Suit for Partition No. 291/83 filed in the Court of the Civil Judge Senior Division at Mapusa and the said allotment was homologated by the said court by its Judgment and Decree dated 07/02/1985.





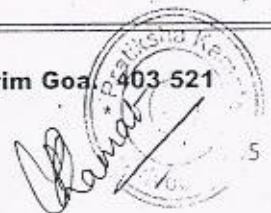
The said above mentioned Plots 'A' and 'C' from part of property bearing Survey No.70/1 of the Revenue Village of Siolim, better described hereinabove.

The above mentioned Lavina Matilda Philomena Pereira Fernandes, Fernando Jose Camilo Hilario Fernandes and Beatriz Marina Braganza Fernandes separated a Plot admeasuring 1825 sq. mts. on the eastern side of the Sub-Divided part 'A' and 'C' described hereinabove and marked the same as Plot 'A' (1).

The said Half of the ownership of the said separated Plot 'A' (1) belonged to Lavina Matilda Philomena Pereira Fernandes and the other half to Fernando Jose Camilo Hilario Fernandes and Beatriz Marina Braganza Fernandes and half of the usufruct of the same to Beatriz Marina Braganza Fernandes.

Vide Deed of Sale dated 01/07/1985, duly registered before the Sub-Registrar of Bardez at Mapusa under No. 602 at pages 119 to 129 of Book No. I, Volume No. 243 dated 11/08/1987, said Lavina Matilda Philomena Pereira Fernandes alias Mrs Lavina Fernandes, Mr. Fernando Jose Camilo Hilario Fernandes alias Mr. Fernando Fernandes and his wife Mrs. Beatriz Marina Braganza Fernandes alias Mrs Marina Fernandes as the "VENDORS", Mrs. Alcina Conceicao Dos Reis Saldanha E Fernandes as the "RELEASOR" sold the said property to Mr. Victor D'Souza and his wife Mrs. Doreen D'Souza (represented by their Attorney, Mr. Abel De Almeida Rodrigues by virtue of Power of Attorney dated 23/11/1984 at Mapusa) as the "PURCHASER"

The Corresponding Deed of Sale was the said Victor D'Souza and Mrs. Doreen D'Souza got a plan approved for the construction of a Residential Bungalow on the said Plot 'A' (1) and were accordingly issued a Construction Licence from the Village Panchayat of Siolim-Marna under No.22/85 dated 26/12/1985.



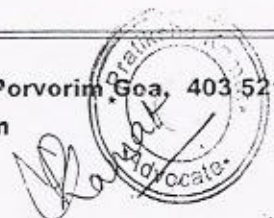


The said Mrs. Doreen D'Souza alias Mrs. Doreen Rodrigues, who was married to Mr. Victor D'Souza under the regime of general communion of assets, died at Mapusa on 24/6/2001 leaving behind the said Victor D'Souza as her half sharer and her only daughter Mrs. Meghna Kathrin D'Souza married to Mr. Roldbin Dominic Vital D'Souza.

Vide Deed of Sale dated 05/03/2005, duly registered before the Sub-Registrar of Bardez, Mapusa under Reg. No.878 at pages 101 to 117 of Book No. I, Volume No. 1239 dated 31/03/2005, said Mr. Victor D'Souza, Mrs. Meghna Kathrin D'Souza and her husband Mr. Roldbin Dominic Vital D'Souza as the "VENDORS", sold the said property M/s. Legends the Goan Experience Resorts Private Limited, a Private Limited Company, represented by its Director Ms. Dionne Broadbent as the "PURCHASER".

Vide Deed of Succession and Qualification dated 11/08/2005 executed before the Notary Ex-Offio of Bardez under No.801 at Pages 29 to 41 dated 11/08/2005 the said the above mentioned Mr. Victor D'Souza and his daughter Ms. Meghna Kathrin D'Souza married to Mr. Roldbin Dominic Vital D'Souza qualified as the half sharer and heirs respectively of the said Mrs. Dorren D'Souza, there being no other person or persons, who as per the prevailing law in Goa may have preference over them or who may concur alongwith them to the inheritance of the said deceased persons.

Vide Deed of Sale dated 21/01/2011 duly registered before the Sub-Registrar of Bardez, Mapusa under Reg. No. BRZ-BK1-00379-2011, CD Number BRZD123 dated 21/01/2011, said M/s. Legends the Goan Experience Resorts Private Limited, a Private Limited Company, represented by its Director Shri Augustus Monteiro as the





"VENDOR" sold the said property to M/s. Amandeep Mann Real Estate Pvt. Ltd, a Company, represented by its Director Mr. Gurnek Singh Mann as the "PURCHASER"

The Court of the Deputy Collector & S.D.O at Mapusa-Goa issued Order dated 13/07/2015 under No. 15/345/2013/PART/LAND allotting the Sub Division 1-E to the Survey No.70.

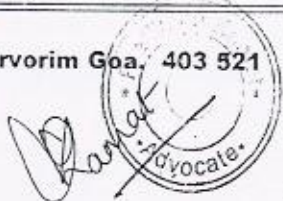
Vide Deed of Sale dated 12/08/2015 duly registered before the Sub-Registrar of Bardez, Mapusa under Reg. No. BRZ-BK1-07384-2015, CD Number BRZD771 dated 14/08/2015, said M/s. Amandeep Mann Real Estate Pvt. Ltd, a Company, represented by its Director Shri Augustus Monteiro as the "OWNER/VENDOR" sold the said property to Shri Gaurish Pereira as the "PURCHASER".

By virtue of the above Deed of Sale dated 12/08/2015, said Mr. Gaurish Pereira became the exclusive owner of the said property.

The Office of the Town and Country Planning Department, Mapusa Goa issued Technical Clearance Order dated 07/03/2016 under No.TPB/2056/SIO/TCP-16/758 for proposed construction of Residential building, Swimming Pool and Compound Wall.

Form I &XIV dated 07/03/2016 in respect of Survey No.70/1-E of Village Siolim shows the name of Gaurish Pereira in the Occupants Column.

The Office of the Directorate of Health Services, Primary Health Centre, Siolim-Bardez, Goa issued No Objection Certificate dated 23/03/2016 under No.PHCS/NOC/15-16/2012 for construction of Residential Building, Swimming Pool and Compound Wall.





The Office of the District Collector, North Goa, Panaji-Goa issued Conversion Sanad dated 11/04/2016 under No.RB/CNV/BAR/AC-I/8/2016/143 in respect of Survey No. 70/1-E.

The Office of the Village Panchayat of Siolim-Marna issued Construction Licence dated 13/05/2016 under No.VPSM/2016-17/3/372 for the construction of Residential Building and Compound Wall.

By Memorandum of Understanding dated 16/05/2016 executed before Notary Shivprasad Manerkar at Panaji and registered under No.4387 on 16/05/2016, said Mr. Gaurish Pereira as Owner/Vendor agreed to permit development of the said property to M/s Gautam Smart and Value Housing Corporation, a Partnership Firm, having Office at Patto, Panaji, represented by its Partners Mr. Gautam Pereira and Ms. Ashwini Pereira as The Developer/Builder.

The Project floated on the said property will be called as 'SHARAYU AURA'

Based upon the documents produced and scrutinised and the searches conducted, I opine that Mr. Gaurish Pereira is the absolute owner in possession of the said property and M/s Gautam Smart & Value Housing Corporation have development powers in the said Property described herein above and the permissions obtained show that the on-going construction in the said property is legal and permissible. Said Mr. Gaurish Pereira has a clear right and marketable title to the said Property.

The Prospective Purchasers can mortgage respective tenements except the one reserved by the owners by depositing duly executed Agreements for Construction and Sale between Prospective Purchaser and Mr. Gaurish Pereira as Owner and M/s Gautam Smart & Value Housing Corporation as Developer/Builder and after entire project is complete and Occupancy Certificate is obtained Conveyance Deed





to be executed with individual purchasers or to convey the said property in favour of the Society that may be formed. The Prospective Purchasers will acquire a valid title to the Apartment/Flats constructed as per approved plans and they can create equitable mortgage in favour of the Bank on deposit of documents of title.

V. Opinion: -

From the documents produced I am of the opinion that Mr. Gaurish Pereira is the absolute owner in possession of the said property and M/s Gautam Smart & Value Housing Corporation have development powers in the said Property described herein above and the permissions obtained show that the on-going construction in the said property is legal and permissible. Said Mr. Gaurish Pereira has a clear right and marketable title to the said Property.

The Prospective Purchasers can create Equitable Mortgage in respect of the respective Flat/for the security of loan.

The mortgage if created will be available to LIC Housing Finance for liability of the intending Borrowers/Prospective Purchasers.

There is no claim of any minor to the said property.

Urban Land Ceiling Act is not applicable.

All the relevant documents be executed as per the prescribed format of LIC Housing Finance Ltd.





The Equitable mortgage should be created by the Prospective Purchaser/s on the deposit of the following original documents: -

1. Agreement for Construction cum Sale to be executed before the Sub Registrar of Bardez in respect of Flat to be purchased by Prospective Purchaser/s with Mr. Gaurish Pereira as Owner and M/s Gautam Smart & Value Housing Corporation as Developer.
2. Nil Certificate of Encumbrance of Flat.
3. Xerox copy of Latest Nil Certificate of Encumbrance of Property.

Pratiksha Kamat
Advocate

