

To,

Date: 21.5.2019

The Branch Manager,

Bank of India,

QUEPEM.

Dear Sir,

Re: Title Search Report - of the property bearing Survey No.74/4 of Quepem village surveyed in the names Anand Govind Borkar, Laxman Govind Borkar, Asha Shripad Borkar, Pooja Shripad Borkar & Gaurav Shripad Borkar. - *Mahesh Chandrakant Naik*

With reference to your letter No.QPM/ADV/2019-20/17 dated 17.5.2019, I, on the basis of the xerox copies of the title deeds forwarded to me pertaining to the said immovable property and the other information submitted by you, have conducted a detailed search and investigation and submit my report as under:-

1. Names & addresses of the Mortgagors/Title holders

Shri. Mahesh Chandrakant Naik, - applicant
Smt. Swarupa Mahesh Naik - co-applicant
both r/o H.No.34, Joglamoddi, Quepem, Goa 403 706.

2. Title Deeds in original seen by me

- i) Offer Letter by M/s Saigham dated 16-5-2019 - original.
- ii) Xerox copy of Land Registration Certificate of the property Amons under No.21258.
- iii) Matriz Certificate of Matriz No.66 - xerox copy.
- iv) Deed of Succession dated 11-4-2017.
- v) Agreement For Development & Construction dated 18.5.2017 xerox copy.
- vi) Survey form No.I & XIV of Survey No.74/4 of Quepem village Xerox copy.
- vii) Irrevocable Power of Attorney dated 18.5.2017.- xerox copy
- viii) Nil Encumbrance Certificate dated 4.4.2017 - xerox.
- ix) Construction Licence dated 26-3-2019 - xerox
- x) Conversion Sanad dated 18.2.2019 - xerox.
- xi) Technical Clearance Order dated 26.10.2018 - xerox
- xii) Original sale deed dated 26-9-1969.

3. Description of immovable property

Survey No.	Extent Area	Location	Boundaries of Survey No.74/4 of Quepem.village
74/4	687 sq.	Quepem	East - by survey No.74/2, West - by survey No.149/3, North - road South - by survey No.74/1

4. Search in Sub-Registrar's Office

i. Location of property

The property is situated within the jurisdiction of Sub-Registrar, Quepem having office on 1st floor of Govt. Building, Opposite Quepem Municipal Garden.

ii. Investigation, flor/tracing of Title & Search.

That by a Deed dated 26.11.1969 Frederico Guilherme Rogsciano Dias Mendoly and his wife Maria Alice Rodrigues sold to Govinda Ramchandra Borcar one-sixteenth part of the property " Amons " or " Govinda Guno Guexi Vitogi Naik " situated at Amons in Quepem being part of the property under Land Registration No.21258, Matriz No.66. The fraction sold admeasures 675.16 sq.metres and as independent unit is bounded on the East by reserved road having breadth of 1½ metre, on the West by property Gorbata of Joao Fernandes, on the north by public road and on the South by the property of same name of the Vendors. In the Matriz records of Matriz No.66 the name of Govinda Ramchandra Borcar is enrolled as being the owner of 1/16. Said Govind Ramchandra Borcar and his wife Smt. Tulshi Govind Borcar expired as can be seen from the Marriage Certificate of their son Shripad Govind Borcar. Upon the death of Shripad Govind Borcar a Deed of Succession dated 11.4.1916 was drawn and it is seen that he left behind daughter Pooja Borcar and son Gaurav Borcar as also the wife Asha Shripad Borcar. This Deed of Succession is drawn before the Notary Ex-Officio, Quepem on 11-4-2017 recorded at folio 22v to 24 of Deed Book No.603. The Agreement for Development & Construction dated 18.5.2017 is executed Shri. Anand @ Ramchandra Govind Borcar, bachelor, Shri. Laxman Govind Borcar and his wife Smt. Meenskshi Laxman Borcar, Smt. Asha Shripad Borcar, Miss Pooja Shripad Borcar and Mr. Gaurav Shripad Borcar. Thus, I find that

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there is a chain of title.

I took search in the records such as Index No.1 & 2 for the past 30 years to trace any encumbrance is created on the property under survey No.74/4 of Quepem village and I did not come across any encumbrance having been created over the said property.

- iii. The Deed of Sale dated 26.11.1969 submitted before me confirms with the original registered before the Sub-Registrar, Quepem under No.299 at pages 213 to 216 of Book I, Vol19 dated 28.11.1969.
- iv. The property is of joint ownership of Shri. Anand @ Ramohan dra Govind Borkar, Laxman Govind Borkar & his wife, Smt. Asha Shripad Borkar, Pooja Shripad Borkar and Gaurey Shripad Borkar and they have executed an Irrevocable Power of Attorney dated 18.5.2017 registered in the Office of the Sub-Registrar, Quepem under No.QPM-BK4-0007-2017 CD No.QPMD8 on 23.5.2017 in favour of Shri. Vishnu S.P. Nasnodkar for the purpose of development and for doing all other acts including execution of the sale deeds.
- v. Minors's interests are not involved.
- vi. No document is pending for registration.
5. The provisions of Urban Land(Ceiling & Regulation) Act, 1976 is not applicable. However, the Developer has to register under RERA Act.
6. The property is not acquired under Land Registration Act, 1894/2014 and no other State Legislature is applicable.
7. The property is not a leasehold property.
8. No permission of the concerned Assessing Officer under any of the provisions of I.T. Act is required for creating mortgage.
9. The Collector of South Goa District has issued Conversion Sanad dated 18.2.2019 for converting an area of 520 sq. metres of survey No.74/4 of Quepem village. And Quepem Municipal Council has also issued Construction Licence for

- constructing a residential cum commercial building with a condition that NOC from Health Department and Irrevocable NOC cum affidavit towards Road widening and development shall be produced before applying for Occupancy Certificate.
10. The certified copies of the revenue records obtained confirm that no dues are outstanding by the owners of the land. The Mortgagor has not as yet entered into any Agreement For Sale of the flat No.102 which Mahesh Chandrakant Naik proposes to purchase from the proprietor / M/s Sai Dham as such there is no question of the Mortgagor being in arrears of revenue dues.
 11. No special enactment is applicable to the property proposed to be mortgaged and affecting the title except the registration of M/s Sai Dham under RERA.
 12. The property is not owned by any Company.
 13. The records of sub-registrar's office and revenue authorities are not available for verification on online portal or computer system.
 14. There is no question of any partition.
 15. The property does not belong to any trust.
 16. The property does not belong to any partnership firm.
 17. The property does not belong to any Limited Company.
 18. The property does not belong to any Society, Association.
 19. The Developer has entered into a registered Agreement For Development & Construction dated 18.5.2017 with the owners of the land and has also obtained an Irrevocable Power of Attorney from them. The proposed construction is approved by the Town Planning Department by issuing Technical Clearance Order and the Quepem Municipality has issued construction licence and approved plan of the same. The building is yet to come up.
 20. Except the Offer Certificate there is no any document in favour of the proposed Borrower Mr. Mahesh Chandrakant Naik ^{and so} there is no question of the name of his figuring in Municipal and village records.
 21. After a valid and enforceable agreement/document is executed between the owners/developers with the proposed buyer of the flat No.102 and still parking there will /1

Mahesh Vasant Kudchadkar
B.A., L.L.B.

ADVOCATE - HIGH COURT

Offi./Resi.:

"Laxmi", Marutigad Road,
Curchorem, Goa. 403 706

Ph.: 2650226, Mob.: 9096112607

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be no restriction in creating mortgage under any local or special enactments.

22. The governing law permits creation of mortgage.

C E R T I F I C A T E

I have examined the xerox copies of the documents mentioned hereinabove and the original offer letter. At the moment there is no question of depositing any title deed with the Bank since the same is as yet to be executed but upon its execution ^{at a later date} I do not see that there should be any difficulty in offering the said document as security by way of Equitable Mortgage. The documents perused by me and referred to above in my opinion are valid evidence of title to the property to Shri. Anand Ramchandra Govind Borker, Laxman Govind Borker, Smt. Meenakshi Laxman Borker, Smt. Asha Shripad Borker, Miss Pooje Shripad Borker and Mr. Gaurav Shripad Borker and if a registered agreement for sale of the Flat No.102 is executed by them through the Developer M/s Sai Dham proprietor Shri. Vishnu Nagnodkar and offered as security it will satisfy the requirements of creation of Equitable Mortgage. By deed of Assignment of undivided rights dated 13-9-1996 Suman Sudhakar Naik & her husband as also by deed dated 13-5-2010 Savita Govind Borker alias Kavita Damodar Kudasker and her husband Damodar Kudasker have relinquished their rights to the estate of late Govind Ramchandra Borker and his wife Smt. Tulshi Govind Borker.

I hereby further certify that I have searched and verified the information furnished in this report and have compared the Original Land Registration Certificate, Matriz Certificate, Deed of Succession, Agreement for Development & construction and the Irrevocable Power of Attorney with the records copy of it in the Sub-Registrar, Quepem and has found tallying with each other. I confirm having made the search in the Land/Revenue records and records of other Government offices. I do not find anything adverse which would prevent Shri. Mahesh Chandrakant Naik and his wife in entering into a valid Sale Deed/Agreement For sale and

Mahesh Vassant Kudchadkar

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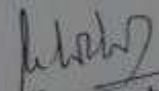
Ph.: 2650226, Mob.: 9096112607

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- b) Agreement For sale/Sale deed in respect of the Flat No.102 and the stilt parking No.2 as and when executed in original
- c) Land Registration & Matriz certificate - xerox copy.
- d) Deed of Succession dated 11.4.2017 - xerox copy.
- e) Deeds of Assignment of illiquid rights dated 13.9.1996 and 13.5.2010
- f) Notarised copy of the Agreement for Development and Construction dated 18-5-2017.
- g) Survey form No.I & XIV of Survey No.74/4 of Quepem village and plan thereof - xerox.
- h) Notarised copy of the Irrevocable Power of Attorney dated 18-5-2017.
- i) Original Nil Encumbrance Certificate No.83/2017 issued by the Sub-Registrar, Quepem.
- j) Copy of the Construction Licence dated 26-3-2019 and the approved plan thereof issued by Quepem Municipal Council.
- k) Copy of the Conversion Sanad dated 18-2-2019 - xerox.
- l) Copy of the Technical Clearance Order dated 26.10.2018 - xerox copy.
- m) Notarised copy of the Sale deed dated 26-9-1969.

As per the Sale Deed dated 26-9-1969 the purchased area is 675.16 sq.metres. However, at the time of survey the ^{same} area to be measured as 687 sq.metres. However, since the names of Borkars only are recorded in the survey from No.I & XIV Survey No.74/4 of Quepem village I have ignored this difference since survey took place in 1972-73 and there has been no objection from any person.


(Mahesh Vassant Kudchadkar)
Panel Advocate