

# ADVOCATES & NOTARY

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Dated: 04/09/2024

**TITLE INVESTIGATION REPORT OF MIRAMAR STATE BANK OF INDIA  
EMPLOYEES CO-OPERATIVE HOUSING SOCIETY LIMITED, A SOCIETY  
REGISTERED UNDER THE MAHARASHTRA COOPERATIVE SOCIETIES  
ACT, 1960.**

## SUBJECT MATTER

### **COMPLETE OR FULL DESCRIPTION OF THE IMMOVABLE PROPERTY.**

All that residential buildings known as "APPLE BLOSSOM" & "ORANGE BLOSSOM", situated in Miramar, Panaji, within Municipal Limits, Tiswadi, Taluka, Sub-District Ilhas, District Goa described in Land Registration Office Ilhas (Conservadoria Registo Predial da Comarca das Ilhas de Goa) under No. 410 at Folio 10 of Book No. B-6 (Old), under No. 11 at Folio 6-V of Book No. B-1 (New) and under No. 2451 at Folio 280-V of Book No. B-28 (Old) and are registered in the Revenue Office under Nos. 83 and 84 of St. Inez and which is surveyed under Cadastral Nos. 1092 of Panjim and No. 51 of Taleigao. This property is surveyed under Chalta No.12 of P.T. Sheet No.115 admeasuring area 1008.00 sq. mts., situated at Miramar, Panaji

within the limits of The Corporation of the City of Panaji and is bounded as follows:

To the East: By Plot bearing Chalta No.13 & 14 of P.T. Sheet No.115 of

Panjim City;

To the West: Public Road;

To the North: By Plot bearing Chalta No.45 of P.T. Sheet No.99 of Panjim

City;

To the South: By Plot bearing Chalta No.16 of P.T. Sheet No.115 of Panjim City

**DERIVATION OF TITLE:**

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 predecessor in title/ interest to the current title holder.

1. There existed all that piece or parcel of free-hold vacant land or ground consisting of three different properties which are now joined into a single property and which said three different properties are situated and lying at St. Inez, within the limits of the Corporation of the City of Panaji, Taluka Tiswadi, Sub-District of Ilhas, District of North Goa, in the State of Goa and which properties are registered in the office of the Land Registrar of Ilhas(Conservatoria dos Registo Predial de Comarca das Ilhas), under No. 410 at Folio 10 of Book No.B-6 (old), under No. 11 at Folio No. 6-reverse of Book B-28 (Old) and under no. 2451 at Folio 280-V of Book No. B-28 (Old), also registered in the Taluka Revenue Office (Matriz Predial) under Nos. 83 and 84 of St. Inez and which properties are Surveyed under No.1092 of Panjim and under No. 51 of Taleigao and having a total area of 67,386 Sq. Mts.



of thereabouts but exclusive of 2091 Sq. Mts. Surveyed under Cadastral No. 51 of Taleigao and which larger property is

**BOUNDED AS UNDER:**

**On or towards the East:** By canal and coconut grove "Oulem Morod Grande" of Joaquim Antonio Carvalho and Hori Madeva Poi;

**On or towards the West:** By paddy field known as "Rogulem" of Francisco Xavier Pereira and "O Alto" of Confraria de Igreja of Panjim;

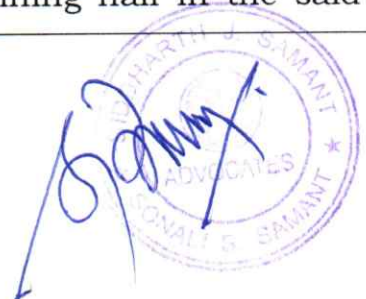
**On or towards the South:** By paddy field known as "Rogulem" of Francisco Xavier Pereira;

**On or towards the North:** By the paddy field known as "Chinchecho Cunto" of Cristovam Pinto and paddy field known as "Agrachem Xetta" of Miguel Vicente D'Abreu.

2. The said larger property originally belonged to Shri. Jose Mariano Juiao Pinto D' Abreu, Smt. Rosalia Otilia Melinda Pinto D' Abreu, Shri. Ana Maria Aida Beatriz Pinto Angelica D' Abreu, Smt. Sara Pinto D' Abreu, in half share.
3. And Remaining Half was owned by Shri. Jorge Alberto De Gouvea Pinto, Smt. Ana Maria Alba Olinda Ferreira D' Abreu alias Maria Olinda Ferreira D' Abreu E Gouvea Pinto, Smt. Ana Maria Delfina Berta alias Berta Delfina Berta alias Berta Delfina Ferreira D'Abreu, Shri. Luis Miguel Do Rosario D'Abreu alias Luis Miguel Ferreira D'Abreu (Bachelor), Smt. Branca Neta Ana Maria Ferreira D'Abreu alias Neta Ferreira D'Abreu.
4. Vide Notification No. DR/TNC/416/67 dated the 19<sup>th</sup> July 1967, appearing in the Gazette of the Government of Goa Daman and Diu in its series II, No. 16 of the year 1968, the said entire Agricultural Land, has been declared as Non-Agricultural land and reserved for the Residential House only.



5. Vide Release Document dated 10/10/1968 duly registered in the office of the Sub Registrar at Panaji, Sub Registrar District Ilhas of Goa, under No. 652 at pages 293 to 303 in Book No. I, Vol. 36, dated 08/11/1968, And in pursuance of the said notification, referred to hereinabove the Tenants of the said agricultural land have released their tenancy rights in favour of the following co-owners: Shri Jose Mariano Juiao Pinto D'Abreu, Smt. Rosalia Otilia Melinda Pinto D'Abreu, Shri. Ana Maria Aida Beatriz Pinto Angelica D' Abreu, Smt. Sara Pinto D' Abreu, Shri. Jorge Alberto De Gouvea Pinto, Smt. Ana Maria Alba Olinda Ferreira D' Abreu alias Maria Olinda Ferreira D' Abreu E Gouvea Pinto, Shri. Luis Miguel Do Rosario D'Abreu alias Luis Miguel Ferreira D'Abreu (Bachelor), Smt. Ana Maria Delfina Berta alias Berta Delfina Berta alias Berta Delfina Ferreira D'Abreu, Smt. Branca Neta Ana Maria Ferreira D'Abreu alias Neta Ferreira D'Abreu.
6. Vide Agreements of Sale dated 01/04/1967 read with Agreement of Amendment dated 24/10/1968 executed between Shri. Jose Mariano Juiao Pinto D' Abreu, Smt. Rosalia Otilia Melinda Pinto D' Abreu, Shri. Ana Maria Aida Beatriz Pinto Angelica D' Abreu, Smt. Sara Pinto D' Abreu agreed to sell their half share in the said property to Messrs. Real Estate Agencies, a partnership Firm, as per the terms and conditions therein.
7. Vide Agreements of Sale dated 01/04/1967 read with Agreement of Amendment dated 24/10/1968 executed between Shri. Jorge Alberto De Gouvea Pinto, Smt. Ana Maria Alba Olinda Ferreira D' Abreu alias Maria Olinda Ferreira D' Abreu E Gouvea Pinto, Shri. Luis Miguel Do Rosario D'Abreu alias Luis Miguel Ferreira D'Abreu (Bachelor), Smt. Ana Maria Delfina Berta alias Berta Delfina Berta alias Berta Delfina Ferreira D'Abreu, Smt. Branca Neta Ana Maria Ferreira D'Abreu alias Neta Ferreira D'Abreu agreed to sell the remaining half in the said



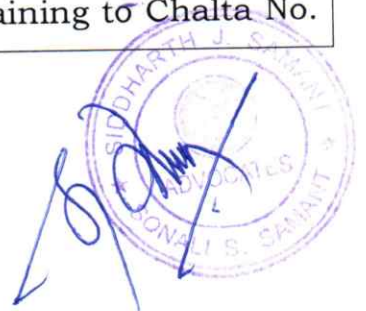
property to Messrs. Real Estate Agencies, a partnership Firm, as per the terms and conditions therein.

8. In Pursuance of the Agreements of Sale dated 01/04/1967 read with Agreement of Amendment dated 24/10/1968, M/s. Real Estate Agencies, represented by its partner, Smt. Kusum Ramakant Kakodkar had duly prepared a private scheme and sub-divided the said entire land, in plots in accordance with the Rules and Regulations of the Town and Country Planning Committee under their Ref. no. DE/697/1882/69 dated 27/11/1969 and which sub-divided portion is now known as LA CAMPALA RESIDENTIAL COLONY.
9. Vide Agreement of Sale dated 26/07/1969 executed between Shri. Jose Mariano Juliao Pinto D' Abreu, Smt. Rosalia Otilia Melinda Pinto D' Abreu, Shri. Ana Maria Aida Beatriz Pinto Angelica D' Abreu, Smt. Sara Pinto D' Abreu, Shri. Jorge Alberto De Gouvea Pinto, Smt. Ana Maria Alba Olinda Ferreira D' Abreu alias Maria Olinda Ferreira D' Abreu E Gouvea Pinto, Shri. Luis Miguel Do Rosario D'Abreu alias Luis Miguel Ferreira D'Abreu (Bachelor), Smt. Ana Maria Delfina Berta alias Berta Delfina Berta alias Berta Delfina Ferreira D'Abreu, Smt. Branca Neta Ana Maria Ferreira D'Abreu alias Neta Ferreira D'Abreu along with Messrs. Real Estate Agencies, a partnership Firm agreed to sell Plot Nos. A-21 and A-22, each admeasuring 504 sq. mts. or thereabouts of the said LA CAMPALA RESIDENTIAL COLONY to The Miramar S. B. I. Employees Co-operative Housing Society Ltd., as per the terms and conditions therein.
10. Vide **Deed of Sale dated 05/03/1970** duly registered in the Office of the Sub-Registrar of Ilhas, Tiswadi-Goa under Reg. No. 207 at pages 274 to 295 in Book No. I, Vol. No. 44 dated 29/04/1970 said Shri. Jose Mariano Juliao Pinto D' Abreu along with his wife Smt. Rosalia Otilia Melinda Pinto D' Abreu, Smt. Beatriz Pinto D' Abreu (spinster), Smt. Sara Pinto D' Abreu, Shri. Jorge Alberto De Gouvea Pinto along with



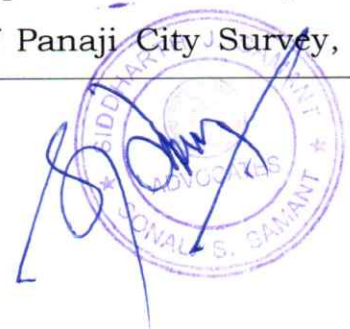
his wife Smt. Ana Maria Alba Olinda Ferreira D' Abreu alias Maria Olinda Ferreira D' Abreu E Gouvea Pinto, Shri. Luis Miguel Do Rosario D'Abreu alias Luis Miguel Ferreira D'Abreu (Bachelor), Smt. Ana Maria Delfina Berta alias Berta Delfina Ferreira D'Abreu (Spinster), Smt. Branca Neta Ana Maria Ferreira D'Abreu alias Neta Ferreira D'Abreu (Spinster) as the Vendors along with Messrs. Real Estate Agencies, a partnership Firm duly registered in the Office of the Sub-Registrar under No. 1 of November 1965, represented by its Senior Partner Smt. Kusum Ramakant Kakodkar as the Confirming Party sold the said Plot Nos. A-21 and A-22, each admeasuring 504 sq. mts. or thereabouts of the said LA CAMPALA RESIDENTIAL COLONY to The Mira-mar S. B. I. Employees Co-operative Housing Society Ltd., a cooperative society registered under No. HSG-(b)-11/Goa of the office of the Registrar of Cooperative Societies, Panjim-Goa under the Maharashtra State Co-operative Societies Act as applied to the State of Goa, represented by its President Shri. Kalavampara Velu Gopinathan, its Secretary Shri. Isaac Hilari Dias, its Treasurer Shri. Nandacumar Purxotoma Sinai Dumo, Chairman of the Committee Shri. Ashok Ramnath Acharya, Member of the Committee Shri. Prakash Shripad Kamat Satoskar as the Purchaser.

11. The SAID PROPERTY is owned by Mira-mar S. B. I. Employees Co-operative Housing Society Ltd., a Society registered under the Maharashtra Cooperative Societies Act, 1960 as applied to the State of Goa, under No. HSG-(b)-11/Goa dated 12/09/1969 with the Registrar of Cooperative Societies, Goa Daman and Diu.
12. Pursuant to Purchase said **Miramar State Bank of India Employees Co-operative Society** carried out mutation and their name appears in the **Property Card of Panaji City, (Form D)** pertaining to Chalta No.



12 of P. T. Sheet No. 115 of City Survey Panaji for an area admeasuring 1008 sq. mts. at mutation entry no. 110948.

13. Vide **Memorandum of Understanding dated 03/01/2020** executed before the Notary Adv. Goculdas N. Naik, Panaji-Goa under serial no. 13/2020 dated 03/01/2020 between Miramar State Bank of India Employees Co-operative Housing Society Limited, a Society registered under the Maharashtra Cooperative Societies Act, 1960 as applied to the State of Goa, under No. HSG-(b)-11/Goa, represented by its Chairperson Shri. Kalavampara Velu Gopinathan, its Secretary Shri. Isaac Hilario Dias, its Treasurer Shri. Pandurang Krishna Bhohe as the First Party agreed to for the re-development in the said Plot Nos. A-21 and A-22, each admeasuring 504 sq. mts. or thereabouts, Chalta No. 12 of P. T. Sheet No. 115 of City Survey Panaji to be carried out by M/s Kamat Realty, a Partnership Firm, registered under the Indian Partnership Act, 1932, represented by its Partners Mr. Ramesh Anant Kamat, Mr. Rohan R. Kamat as the Second Party, as per the terms and conditions therein.
14. In furtherance of the Memorandum of Understanding dated 03/01/2020 said Miramar State Bank of India Employees Co-operative Housing Society Limited represented by Chairperson Kalavanpara Velu Gopinathan, Treasurer Shri Pandurang Krishna Bhohe, executed **Power of Attorney dated 03/01/2020** drawn before the Notary Public Adv. Gokuldas Naik under Reg. no. 13/2020 dated 03/01/2020 in favor of Mr. Ramesh A Kamat and Mr. Rohan Kamat partners of M/s Kamat Realty.
15. **Conversion Sanad dated 16/03/2023** under No. RB/CNV/TIS/AC-II/19/2019/895 issued by the Office of the Collector of North Goa District, Panaji-Goa granted for the conversion of plot of land surveyed under Chalta No. 12 of P. T. Sheet No. 115 of Panaji City Survey,



admeasuring 1008 sq. mts. for the purpose of Special Residential (SPR) with FAR 200%.

16. Vide **Redevelopment Agreement dated 01/08/2024** duly registered in the Office of the Sub-Registrar of Ilhas, Tiswadi-Goa under Document Serial No. 2024-PNJ-2426 in Book 1, Document Reg. No. PNJ-1-2325-2024 dated 02/08/2024 said Miramar State Bank of India Employees Co-operative Housing Society Limited, a Society registered under the Maharashtra Cooperative Societies Act, 1960 as applied to the State of Goa, under No. HSG-(b)-11/Goa, represented by its Chairperson, Shri. Inacio Casimiro Hilario Veigas, Secretary, Shri. Isac Hilario Dias and Treasurer, Shri. Pandurang Krishna Bhobe as the Owners agreed for the redevelopment in the said property, admeasuring 1008 sq. mts. surveyed under Chalta No. 12 of P. T. Sheet No. 115 of Panaji City Survey, after demolishing the existing buildings i.e. "APPLE BLOSSOM" & "ORANGE BLOSSOM" and constructing a new building along with the common area, which redevelopment is to be carried out by M/s Kamat Realty, a Partnership Firm, registered under no. 234/2012 dated 22/11/2012 in the Office of the Registrar of Firm, Ilhas Goa under the Indian Partnership Act, 1932, represented by its Partner Mr. Rohan Ramesh Kamat as the Developer/Builder, as per the terms and conditions therein.
17. Based upon the documents produced and the searches conducted I opine that **Miramar State Bank of India Employees Co-operative Housing Society Limited**, a Society registered under the Maharashtra Cooperative Societies Act, 1960 has a clear and marketable title to the **"SAID PLOTS BEARING NOS. A-21 AND A-22"** and said **M/s Kamat Realty**, a Partnership Firm, registered under no. 234/2012 dated 22/11/2012 in the Office of the Registrar of Firm, Ilhas Goa under the Indian Partnership Act, 1932, represented by its Partner Mr. Rohan Ramesh Kamat is entitle to re-develop the **SAID Residential**



buildings known as "APPLE BLOSSOM" & "ORANGE BLOSSOM", which is legal in all aspects.

**REMARKS:**

*The Title history is available from year 1967 till date i.e., for last 57 years and chains title documents for scrutiny are available from year 1967 till date.*

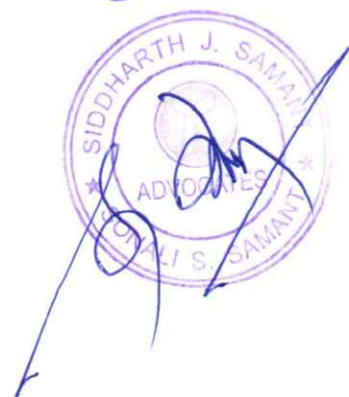
**LIST OF DOCUMENTS VERIFIED**

**PARTICULARS OF THE DOCUMENTS SCRUTINIZED**

Name/Nature of the Document	Original/ Certified copy/ certified extract/ photocopy, etc.
1. <b>Description No. 410 at Folio 10 of Book No. B-6 (old)</b> in the office of the Land Registrar of Ilhas.	Photocopy of Portuguese Document along with translation
2. <b>Description No. 2451 at Folio 280-V of Book No. B-28 (Old)</b> in the office of the Land Registrar of Ilhas.	Photocopy of English Translation
3. <b>Deed of Sale dated 05/03/1970</b> duly registered in the Office of the Sub-Registrar of Ilhas, Tiswadi-Goa under Reg. No. 207 at pages 274 to 295 in Book No. I, Vol. No. 44 dated 29/04/1970	Photocopy verified with Registered Extract
4. <b>Property Card of Panaji City, (Form D)</b> pertaining to Chalta No. 12 of P. T. Sheet No. 115 of City Survey Panaji.	Photocopy
5. <b>Survey Plan</b> pertaining to Chalta No. 12 of P. T. Sheet No. 115 of City Survey Panaji.	Photocopy



6. <b>Memorandum of Understanding dated 03/01/2020</b> executed before the Notary Adv. Goculdas N. Naik, Panaji-Goa under serial no. 13/2020 dated 03/01/2020.	<b>Photocopy</b>
7. <b>Conversion Sanad dated 16/03/2023</b> under No. RB/CNV/TIS/AC-II/19/2019/895 issued by the Office of the Collector of North Goa District, Panaji-Goa.	<b>Photocopy</b>
8. <b>Redevelopment Agreement dated 01/08/2024</b> duly registered in the Office of the Sub-Registrar of Ilhas, Tiswadi-Goa under Document Serial No. 2024-PNJ-2426 in Book 1, Document Reg. No. PNJ-1-2325-2024 dated 02/08/2024.	<b>Photocopy verified with Registered Extract</b>
9. <b>Power of Attorney dated 03/01/2020</b> drawn before the Notary Public Adv. Gokuldas Naik under Reg. no. 13/2020 dated 03/01/2020.	<b>Photocopy</b>



## OPINION / CERTIFICATE

Thus from the documents mentioned hereinabove and as per the information provided to me, and records made available for my perusal and believing on the same I am of the opinion that the title of **Miramar State Bank of India Employees Co-operative Housing Society Limited**, a Society registered under the Maharashtra Cooperative Societies Act, 1960 to the "**SAID PLOTS BEARING NOS. A-21 AND A-22**" has a clear, clean and marketable ownership title and said **M/s Kamat Realty**, a Partnership Firm, registered under no. 234/2012 dated 22/11/2012 in the Office of the Registrar of Firm, Ilhas Goa under the Indian Partnership Act, 1932, represented by its Partner Mr. Rohan Ramesh Kamat is entitle to re-develop the **SAID Residential buildings known as "APPLE BLOSSOM" & "ORANGE BLOSSOM"**, which is legal in all aspects.

Place: Panaji-Goa

Date: 04/09/2024



Advocate Siddharth J. Samant