

S. N. Joshi

ADVOCATE HIGH COURT

&
NOTARY PUBLIC

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Ref. No SNJ/042/2015

Date: 03/02/2015

ANNEXURE A 1

OBC LEGAL OPINION

To,
The Manager,
Oriental Bank of Commerce,
Panaji Branch, Patto Plaza
Panaji, Goa.

Dear Sir,

Reg: Title Opinion in respect of Plot Nos. E-16, E-17, E-18, E-19, E-20, E-21
and E-22 described herein below:

A) ALL THAT Plot No.E-16, admeasuring an area of 523 sq. mts., forming part of the Property known as 'Goddebaim' or 'Pentacho' also known as 'Bodko Vhodd', surveyed under Survey No.52/1 (more particularly described in Schedule I hereunder written) situated at Pilerne, within the limits of the Village Panchayat of Pilerne, Taluka Bardez, District North Goa, which Plot of land is hereinafter referred to as the '**Said Plot No.E-16**' and is more particularly described in Schedule II hereunder written.

B) ALL THAT Plot No.E-17, admeasuring an area of 294 sq. mts., forming part of the Property known as 'Goddebaim' or 'Pentacho' also known as 'Bodko Vhodd', surveyed under Survey No.52/1 (more particularly described in Schedule I hereunder written) situated at Pilerne, within the limits of the Village Panchayat of Pilerne, Taluka Bardez, District North

Goa, which Plot of land is hereinafter referred to as the '**Said Plot No.E-17**' and is more particularly described in Schedule III hereunder written.

- C) ALL THAT Plot No.E-18, admeasuring an area of 296 sq. mts., forming part of the Property known as 'Goddebaim' or 'Pentacho' also known as 'Bodko Vhodd', surveyed under Survey No.52/1 (more particularly described in Schedule I hereunder written) situated at Pilerne, within the limits of the Village Panchayat of Pilerne, Taluka Bardez, District North Goa, which Plot of land is hereinafter referred to as the '**Said Plot No.E-18**' and is more particularly described in Schedule IV hereunder written.
- D) ALL THAT Plot No.E-19, admeasuring an area of 296 sq. mts., forming part of the Property known as 'Goddebaim' or 'Pentacho' also known as 'Bodko Vhodd', surveyed under Survey No.52/1 (more particularly described in Schedule I hereunder written) situated at Pilerne, within the limits of the Village Panchayat of Pilerne, Taluka Bardez, District North Goa, which Plot of land is hereinafter referred to as the '**Said Plot No.E-19**' and is more particularly described in Schedule V hereunder written.
- E) ALL THAT Plot No.E-20, admeasuring an area of 478 sq. mts., forming part of the Property known as 'Goddebaim' or 'Pentacho' also known as 'Bodko Vhodd', surveyed under Survey No.52/1 (more particularly described in Schedule I hereunder written) situated at Pilerne, within the limits of the Village Panchayat of Pilerne, Taluka Bardez, District North Goa, which Plot of land is hereinafter referred to as the '**Said Plot No.E-20**' and is more particularly described in Schedule VI hereunder written.
- F) ALL THAT Plot No.E-21, admeasuring an area of 600 sq. mts., forming part of the Property known as 'Goddebaim' or 'Pentacho' also known as 'Bodko Vhodd', surveyed under Survey No.52/1 (more particularly



described in Schedule I hereunder written) situated at Pilerne, within the limits of the Village Panchayat of Pilerne, Taluka Bardez, District North Goa, which Plot of land is hereinafter referred to as the 'Said Plot No.E-21' and is more particularly described in Schedule VII hereunder written.

G) ALL THAT Plot No.E-22, admeasuring an area of 591 sq. mts., forming part of the Property known as 'Goddebaim' or 'Pentacho' also known as 'Bodko Vhodd', surveyed under Survey No.52/1 (more particularly described in Schedule I hereunder written) situated at Pilerne, within the limits of the Village Panchayat of Pilerne, Taluka Bardez, District North Goa, which Plot of land is hereinafter referred to as the 'Said Plot No.E-22' and is more particularly described in Schedule VIII hereunder written.

With reference to your letter CN/0164/UDTS/2014, December 18th, 2014, I, on the basis of the copies of 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. Name(s) and Address(es) of the Mortgagor(s) / Title holder(s)

Mr.Mukesh Gulati and his wife Mrs. Renu Gulati, both residing at H. No. C-7, 'Anand Villa', Ocean Park, Dona Paula Tiswadi Goa.

2. Description of immovable property:

Plot No. / Property No.	Area (in sq.yds./sq.mtrs/sq.ft. / acres/hectares)	Location	Boundaries
A) Plot No.E-16	admeasuring an area	situated at Pilerne	On the North:

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B) Plot No.E-17	of 523 sq. mts..	Village, Taluka Bardez, situated within the limits of the Village Panchayat of Pilerne-Marra, Bardez-Goa.	By 6.00 mts. Road; On the South: By Plot No.E-22; On the East: By 6.00 mts. road; On the West: By Plot No.E-17.
	admeasuring an area of 294 sq.mtrs.	situated at Pilerne Village, Taluka Bardez, situated within the limits of the Village Panchayat of Pilerne-Marra.	On the North: By 6.00 mts. road; On the South: By Plot No. E-18; On the East: By Plot No.E-16 and On the West: By 6.00 mts. road.
C) Plot No.E-18	admeasuring an area of 296 sq.mtrs.	situated at Pilerne Village, Taluka Bardez, situated within the limits of the Village Panchayat of Pilerne-Marra.	On the North: By Plot No.E-17; On the South: By Plot No.E-19; On the East:

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D) Plot No.E-19	admeasuring an area of 296 sq.mtrs.	situated at Pilerne Village, Taluka Bardez, situated within the limits of the Village Panchayat of Pilerne-Marra.	By Plot No.E-16 and On the West: By 6.00 mts. Road. On the North: By Plot No.E-18; On the South: By Plot No.E-20; On the East: By Plot No. E-22 and On the West: By 6.00 mts. road.
E) Plot No.E-20	admeasuring an area of 478 sq.mtrs.	situated at Pilerne Village, Taluka Bardez, situated within the limits of the Village Panchayat of Pilerne-Marra.	On the North: By Plot No.E-19; On the South: By 6.00 mts. road; On the East: By Plot No.E-21 and On the West: By 6.00 mts. Road.

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F) Plot No.E-21	admeasuring an area of 600 sq.mtrs.	situated at Pilerne Village, Taluka Bardez, situated within the limits of the Village Panchayat of Pilerne-Marra.	On the North: By Plot No.E-22; On the South: By 6.00 mts. road; On the East: By 6.00 mts. road and On the West: By Plot No.E-20.
G) Plot No.E-22	admeasuring an area of 591sq.mtrs.	situated at Pilerne Village, Taluka Bardez, situated within the limits of the Village Panchayat of Pilerne-Marra.	On the North: By Plot No.E-16; On the South: By Plot No.E-21; On the East: By 6.00 mts. road and On the West: By Plot No.E-19.

Schedule I

(Description of the said Property)

ALL THAT Property Known as 'Goddebaim' or 'Pentacho' also known as 'Bodko Vhodd', admeasuring an area of 1,81,100 sq.mtrs. surveyed under Survey No.52/1, situated at Pilerne Village, within the limits of the Village Panchayat of Pilerne, Registration and Sub-District of Bardez, District of North Goa, State of Goa, described in the Land Registration Office at Panjim under No.956 of Book B-1 (New) and enrolled in Taluka Revenue Office under Matriz No.1113, which property is hereinafter referred to as the 'Said Property' and is bounded as under:

On the East: By property surveyed under No.53 & 36;

On the West: By property surveyed under Survey No.38, road and Survey No.51

On the North: By boundary of Sangolda Village and

On the South: By property surveyed under No.37.

Schedule II

(Description of the Said Plot No.E-16)

ALL THAT Plot No.E-16, admeasuring an area of 523 sq. mts., forming part of the Property known as 'Goddebaim' or 'Pentacho' also known as 'Bodko Vhodd', surveyed under Survey No.52/1 (more particularly described in Schedule I hereinabove written) situated at Pilerne, within the limits of the Village Panchayat of Pilerne, Taluka Bardez, District North Goa, which Plot is bounded as follows:



On the North: By 6.00 mts. Road;
On the South: By Plot No.E-22;
On the East: By 6.00 mts. road;
On the West: By Plot No.E-17.

Schedule III

(Description of the Said Plot No.E-17)


ALL THAT Plot No.E-17, admeasuring an area of 294 sq. mts., forming part of the Property known as 'Goddebaim' or 'Pentacho' also known as 'Bodko Vhodd', surveyed under Survey No.52/1 (more particularly described in Schedule I hereinabove written) situated at Pilerne, within the limits of the Village Panchayat of Pilerne, Taluka Bardez, District North Goa, which Plot is bounded as follows:

On the North: By 6.00 mts. road;
On the South: By Plot No. E-18;
On the East: By Plot No.E-16 and
On the West: By 6.00 mts. road.

Schedule IV

(Description of the Said Plot No.E-18)

ALL THAT Plot No.E-18, admeasuring an area of 296 sq. mts., forming part of the Property known as 'Goddebaim' or 'Pentacho' also known as 'Bodko Vhodd', surveyed under Survey No.52/1 (more particularly described in Schedule I hereinabove written) situated at Pilerne, within the limits of the Village Panchayat of Pilerne, Taluka Bardez, District North Goa, which Plot is bounded as follows:



On the North: By Plot No.E-17;
On the South: By Plot No.E-19;
On the East: By Plot No.E-16 and
On the West: By 6.00 mts. Road.

Schedule V

(Description of the Said Plot No.E-19)

ALL THAT Plot No.E-19, admeasuring an area of 296 sq. mts., forming part of the Property known as 'Goddebaim' or 'Pentacho' also known as 'Bodko Vhodd', surveyed under Survey No.52/1 (more particularly described in Schedule I hereinabove written) situated at Pilerne, within the limits of the Village Panchayat of Pilerne, Taluka Bardez, District North Goa, which Plot is bounded as follows:

On the North: By Plot No.E-18;
On the South: By Plot No.E-20;
On the East: By Plot No. E-22 and
On the West: By 6.00 mts. road.

Schedule VI

(Description of the Said Plot No.E-20)

ALL THAT Plot No.E-20, admeasuring an area of 478 sq. mts., forming part of the Property known as 'Goddebaim' or 'Pentacho' also known as 'Bodko Vhodd', surveyed under Survey No.52/1 (more particularly described in Schedule I hereinabove written) situated at Pilerne, within the limits of the Village Panchayat of Pilerne, Taluka Bardez, District North Goa, which Plot is bounded as follows:

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On the North: By Plot No.E-19;
On the South: By 6.00 mts. road;
On the East: By Plot No.E-21 and
On the West: By 6.00 mts. Road.

Schedule VII

(Description of the Said Plot No.E-21)

ALL THAT Plot No.E-21, admeasuring an area of 600 sq. mts., forming part of the Property known as 'Goddebaim' or 'Pentacho' also known as 'Bodko Vhodd', surveyed under Survey No.52/1 (more particularly described in Schedule I hereinabove written) situated at Pilerne, within the limits of the Village Panchayat of Pilerne, Taluka Bardez, District North Goa, which Plot is bounded as follows:

On the North: By Plot No.E-22;
On the South: By 6.00 mts. road;
On the East: By 6.00 mts. road and
On the West: By Plot No.E-20.

Schedule VIII

(Description of the Said Plot No.E-22)

ALL THAT Plot No.E-22, admeasuring an area of 591 sq. mts., forming part of the Property known as 'Goddebaim' or 'Pentacho' also known as 'Bodko Vhodd', surveyed under Survey No.52/1 (more particularly described in Schedule I hereinabove written) situated at Pilerne, within the limits of the Village Panchayat of Pilerne, Taluka Bardez, District North Goa, which Plot is bounded as follows:



On the North: By Plot No.E-16;

On the South: By Plot No.E-21;

On the East: By 6.00 mts. road and

On the West: By Plot No.E-19.

3. Chain of title Deeds scrutinized by me	As per Annexure A2 attached herewith
i) Search in Sub-Registrar's Office (Location of property of the sub-district within which the property is located and the address of the registering officer. In case the property is situated in more than one sub-district / districts, the particulars of all the concerned sub-districts/districts and address of the registering offices to be given)	The details have already been given in the Schedules hereinabove written.
ii) Search and Investigation (The search in the records such as index No.1, Index No.2, Book No.1/Supplementary Book No.1 should be made atleast for the past 13 years to trace any encumbrance is	There exists a property Known as 'Goddebaim' or 'Pentacho' also known as 'Bodko Vhodd', admeasuring an area of 1,81,100 sq.mtrs. surveyed under Survey No.52/1, situated at Pilerne Village, within the limits of the

<p>created on the property. A brief narration may be given on the route and chain of title to the extent of complete chain and how the title is conferred on the mortgagor. The details of the books/indexes searched by Advocate to be stated. In the event of any break in the chain of title or incase of any mortgage, charge or encumbrance subsists over the property, the details thereof specifying how the break in the chain of title took place to be stated. Confirm and state that the original title deeds submitted are originals registered before the Registrar of Assurance).</p>	<p>Village Panchayat of Pilerne, Registration and Sub-District of Bardez, District of North Goa, State of Goa, described in the Land Registration Office at Panjim under No.956 of Book B-1 (New) and enrolled in Taluka Revenue Office under Matriz No.1113,</p> <p>Originally the said property belonged to late Diago Manuel Francisco De Silva.</p> <p>By a Public Will dated 19/03/1953 executed before the then Notary Public Shri J.J.F. Pinto de Menezes at Mapusa, Goa, at pages 43 onwards of Book No.45, said Diago Manuel Francisco de Silva bequeathed the said property to the Confraria of the Chapel of Our Lady of Livramento of Sangolda, Bardez, Goa.</p> <p>Thereafter, by a Consent Decree passed in Special Civil Suit No.18/87/A, the Court of the Civil Judge Senior Division, Panjim declared that the said Confraria of</p>
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the Chapel of Our Lady of Livramento of Sangolda, Bardez, Goa is the absolute owner in possession of the said property.

Note: (We have verified the certified copy of the Consent Decree. The date of the Consent Decree is shown as 31/10/1980. This date is incorrect as the Suit itself is of 1987).

Vide a Deed of Sale dated 26/02/1990, said Confraria of the Chapel of Our Lady of Livramento of Sangolda, Bardez, Goa, sold to M/s Gopal Builders & Developers, a Partnership Firm, the said property admeasuring an area of 1,81,100 sq.mtrs., surveyed under Survey No.52/1, situated at Village Pilerne.

Further, By a Consent Decree passed in Special Civil Suit No.226/91/A, the Court of the Civil Judge Senior Division, Panjim ratified and confirmed the said Sale Deed dated 26/02/1990

made in favour of the aforesaid M/s Gopal Builders and Developers as the legal, valid and subsisting document.

In pursuance of the aforesaid Sale Deed dated 26/02/1990, said M/s Gopal Builders and Developers, became the owner in possession and enjoyment of the said property.

It is seen that M/s Gopal Builders & Developers is a Partnership Firm established on 01/10/1989 registered under No.62/1990 on 02/04/1990 in the Office of the Registrar of Firm at Panaji, constituted of the following Partners, namely,

- (1) Narottam J.Thakkar;
- (2) Surendra Sonba Rahalkar;
- (3) Shivram Gopal Dalvi;
- (4) Hemant Rasiklal Parikh and
- (5) Manish Vallbhdas Thakkar

With an intention to develop the said property, M/s Gopal Builders and Developers obtained all the necessary permissions, approvals and licenses from the competent

authorities as required under the law in force in the state of Goa. The said documents included Conversion Sanad No.CNV/BAR/36/90 dated 11/05/1990 issued by the Office of the Dy.Collector & S.D.O, Mapusa, Goa; Provisional NOC under No.NPDA/P668/76/1990 dated 10/08/1990, issued by the Northern Planning Development Authority; Final N.O.C under No.VP/PM/F-1/Final/NOC/447 dated 06/06/2008 issued by the Office of the Village Panchayat of Pilerne, Bardez Goa is on record.

In pursuance thereto, M/s. Gopal Builders and Developers Sub-divided the said Property into various sub-Plots in Phase II, being Plots No.D-1 to D-41, E-9 to E-30, F-1 to F-6, G-1 to G-17 and H-1 to H-17 in Survey No.52/1, so also developed the said property by making approach roads, internal tar roads, gutters, drainages, laying water, electric pipe line, bore well

in terms of the above mentioned requisite permissions.

It is seen that by a Deed dated 08/04/1996 (i) Mr.Surendra Sonba Rahalkar; (ii) Mr.Hemant Rasiklal Parikh retired from the said Partnership Firm (ie. M/s Gopal Builders and Developers) and subsequently in terms of the Deed of Dissolution dated 18/07/1996, Mr.Manish Vallbhdas Thakkar also retired and the said partnership dissolved, whereby the assets of the Firm devolved upon Mr.Narottam J. Thakkar.

Vide a Deed of Gift dated 16/05/2008, executed between said Mr.Narottam J. Thakkar as 'Donor' and Mr. Gautam Narottam Thakkar as 'Donee', registered in the Office of the Sub-Registrar of Bardez at Mapusa, under No.2789 at pages 146 to 161 at Book No.I, Vol.No.2613 dated 19/05/2008, the Donor therein gifted the Said Plots E-16 to E-22 along with other plots

as stated in the said Deed in favour of the Donee therein and the total gifted area was **30,641.65 sq.mtrs.**

Thereafter it was realized that there was some error in mentioning the areas of some plots of the Gifted property, so also by inadvertence the Plot No.E-28 was missed out from being mentioned in the Schedule of the aforesaid Deed of Gift dated 16/05/2008.

In pursuance thereto, by a Deed of Rectification Cum Gift dated 18/10/2010, registered in the Office of the Sub-Registrar of Bardez at Mapusa, Goa under Registration No.BRZ-BK1-03830-2010, CD number BRZD89 on 18/10/2010, the aforesaid Deed of Gift dated 16/05/2008 was rectified and the total Gifted area was **31,625 sq.mtrs.**

The name of the aforementioned Mr.Gautam Narottam Thakkar is recorded in the Occupants Column

of Form I & XIV in respect of Survey No.52/1.

Note: The area mentioned in Form I & XIV against the name of Guatam Thakkar is shown as 30641.65 sq.mtr and not as 31,625 sq. mtrs. It means no mutation is carried out by the parties after the execution of the Deed of Rectification.

Vide a Deed of Sale dated 30/04/2012, executed between Mr.Gautam Narottam Thakkar, as the 'Vendor' and 1) Mr.Mukesh Gulati and his wife 2) Mrs. Renu Gulati as the 'Purchasers', registered in the Office of the Sub-Registrar of Bardez in Book-1 Document, Registration No.BRZ-BK1-02159-2012, CD Number BRZD322 on 24/05/2012, the Vendor therein sold to the Purchasers the Said Plot No.E-16, admeasuring an area of 523 sq.mtrs.

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Vide a Deed of Sale dated 30/04/2012, executed between Mr.Gautam Narottam Thakkar, as the 'Vendor' and 1) Mr.Mukesh Gulati and his wife 2) Mrs. Renu Gulati as the 'Purchasers', registered in the Office of the Sub-Registrar of Bardez in Book-1 Document, Registration No.BRZ-BK1-02001-2012, CD Number BRZD318 on 02/05/2012, the Vendor therein sold to the Purchasers the Said Plot No.E-17, admeasuring an area of 294 sq.mtrs.

Vide a Deed of Sale dated 30/04/2012, executed between Mr.Gautam Narottam Thakkar, as the 'Vendor' and 1) Mr.Mukesh Gulati and his wife 2) Mrs. Renu Gulati as the 'Purchasers', registered in the Office of the Sub-Registrar of Bardez in Book-1 Document, Registration No.BRZ-BK1-02160-2012, CD Number BRZD322 on 24/05/2012, the Vendor therein sold to the

Purchasers the Said Plot No.E-18, admeasuring an area of 296 sq.mtrs.

Vide a Deed of Sale dated 30/04/2012, executed between Mr.Gautam Narottam Thakkar, as the 'Vendor' and 1) Mr.Mukesh Gulati and his wife 2) Mrs. Renu Gulati as the 'Purchasers', registered in the Office of the Sub-Registrar of Bardez in Book-1 Document, Registration No.BRZ-BK1-02004-2012, CD Number BRZD318 on 02/05/2012, the Vendor therein sold to the Purchasers the Said Plot No.E-19, admeasuring an area of 296 sq.mtrs.

Vide a Deed of Sale dated 30/04/2012, executed between Mr.Gautam Narottam Thakkar, as the 'Vendor' and 1) Mr.Mukesh Gulati and his wife 2) Mrs. Renu Gulati as the 'Purchasers', registered in the Office of the Sub-Registrar of Bardez in Book-1

Document, Registration No.BRZ-BK1-02005-2012, CD Number BRZD318 on 02/05/2012, the Vendor therein sold to the Purchasers the Said Plot No.E-20, admeasuring an area of 478 sq.mtrs.

Vide a Deed of Sale dated 30/04/2012, executed between Mr.Gautam Narottam Thakkar, as the 'Vendor' and 1) Mr.Mukesh Gulati and his wife 2) Mrs. Renu Gulati as the 'Purchasers', registered in the Office of the Sub-Registrar of Bardez in Book-1 Document, Registration No.BRZ-BK1-02003-2012, CD Number BRZD318 on 02/05/2012, the Vendor therein sold to the Purchasers the Said Plot No.E-21, admeasuring an area of 600 sq.mtrs.

Vide a Deed of Sale dated 30/04/2012, executed between Mr.Gautam Narottam Thakkar, as the 'Vendor' and 1) Mr.Mukesh



Gulati and his wife 2) Mrs. Renu Gulati as the 'Purchasers', registered in the Office of the Sub-Registrar of Bardez in Book-1 Document, Registration No.BRZ-BK1-02002-2012, CD Number BRZD318 on 02/05/2012, the Vendor therein sold to the Purchasers the Said Plot No.E-22, admeasuring an area of 591 sq.mtrs.

In view of the above, Mr. Mukesh H. Gulati and Mrs. Renu Gulati became the owners in possession and enjoyment of the said Plot Nos.E-16 to E22 totally admeasuring 3,078 sq. mts. .

Vide Letter under Ref. No.TPBZ/36/P1L/TCP-13/21, dated 01/01/2013, the Office of the Senior Town Planner, Mapusa, Goa, by its Technical Clearance Order, granted Technical Clearance for carrying out the Amalgamation Of Plots, construction of residential Villas, Swimming Pool &

Compound Wall in respect to Survey No.52/1, Plot No.E-16 to E-22.

Thereafter, under Construction License No.VP/PM/F-34/Bldgs/Com-wall/2012-13/2134 dt.10/01/2013, the Office of the Village Panchayat of Pilerne-Marra, Bardez-Goa, granted license in favour of Shri Mukesh Gulati and Smt. Renu Gulati for carrying out the Amalgamation of Plots, Construction of Residential Villas & Compound Wall in the property situated at Pilerne Village bearing Survey No.52/1 (Part), Plot No.E-16 to E-22.

The Approved Site Plan, Floor Plan for the proposed Villas with Compound Wall in amalgamated Plots being Plot Nos.E-16 to E-22 in Survey No.52/1 (Part), of Village Pilerne, Bardez-Goa is on record.



From the Site Plan after amalgamation, it is seen that the total area of the Amalgamated Plots E-16 to E-22 is 3078 sq. mtrs.

Vide a Deed of Partnership dated 14/08/2012, executed between 1) B.D. Constructions Private Limited, as 'the Party of the First Part' 2) High Class Builders Pvt. Ltd., as 'the Party of the Second Part'; 3) Mr. Vinod Kumar Aggarwal, as the 'Party of the Third Part'; 4) Mr. Aashish V. Aggarwal, as 'the Party of the Fourth Part', the Parties therein entered into a Partnership in the name and style of 'M/s Ava Land Holdings'.

Vide a Deed of Partnership dated 21/02/2013, executed between Mr. Rahul Khetrapal, as 'the Party of the First Part'; Mr. Rajat Gulati, as 'the Party of the Second Part' and M/s Ava Land Holdings, as 'the Party of the Third Part'.

Parties therein came together to carry on the Business of partnership under the name and style of 'M/s Urbania Developers'. The Partnership business was for the development and sale of the properties in Survey No.52/1, situated at Pilerne, Bardez-Goa.


The Firm namely, M/s Urbania Developers is found registered in the Registrar of Firms of Ilhas on the Register No.58/2013 dated 25/2/2013.


Vide the Development Agreement dated 21/02/2013 executed between Mr. Mukesh Gulati and Mrs. Renu Gulati, as the 'Owner' and Urbania Developers consisting of Partners 1) Mr.Rahul Khetrapal; 2) Mr.Rajat Gulati and 3) M/s Ava Land Holdings, represented through its partner Mr.Ashish Aggarwal, all collectively represented by its Partner Mr.Ashish Aggarwal, as the 'Developers', the Owner therein



	<p>agreed to allow the Developers to develop the said property consisting of the Said Plots E-16 to E-22.</p> <p>The subject matter of the present opinion is Plot Nos. E-16 to E-22, more particularly described in Schedule II, III, IV, V, VI, VII and VIII respectively hereinabove written.</p>
<p>iii) Whether the property is ancestral and/or under joint ownership. If so, details of the co-parceners/Karta and/or the co-owners. The respective shares should be incorporated specifically.</p>	<p>Not applicable</p>
<p>iv) Minor's delinquent, unsound, untraced person's interest (Any minor's interest if involved in the property proposed to be mortgaged or any other claims. If minor's interest is involved what precautions are to be taken to protect Bank's interest as a</p>	<p>Not Applicable</p>

<p>mortgagee to be stated. Please note that if the property belongs to a minor, permission of Court is generally required to create the mortgage of the property)</p>	
<p>v) Documents pending for registration : (the enquiry is to be made whether any document creating mortgage, charge or encumbrance is pending for registration in the concerned Sub-Registrar's/Registrar's office are to be stated. If so, full details of such charge etc. of charge holders' should be specified):</p>	<p>Not Applicable</p>
<p>4. Whether Urban Land (Ceiling and Regulation) Act 1976 is applicable in 'State where the property is located. If applicable whether the immovable property(ies) fall(s) within the purview of the Act, verification and investigation should be made under Section 26, 27 and 28 of</p>	<p>This Act is not extended to Goa. Hence, Not Applicable</p>

<p>the Act to ensure that mortgagor(s) has / have obtained necessary permission from the competent authority under the Act. Documentary evidence showing such permission is obtained has to be attached with the report:</p>	
<p>5. Whether the property is acquired under the Land Acquisition Act, 1894 and applicability of other State Legislations.</p>	<p>Not Applicable</p>
<p>6. Leaseholdimmovable Property(where land / building is leasehold, please verify the terms of lease, whether any permission/NOC from the lessors / competent authority is required for creation of mortgage of such leasehold property and advice the precautions to be taken obtaining such property in mortgage):</p>	<p>Not Applicable</p>
<p>7. Investigation under Income Tax Act 1961(Any permission of the concerned Assessing Officer under any of the provisions of Act is required for creating mortgage or any</p>	<p>Not Applicable</p> 

<p>Certificate to be submitted to the Bank to show that no dues are outstanding to Income Tax Dept.)</p>	
<p>8. Investigation in regard to agricultural land (Investigate and search the necessary records etc. with specific reference to the land if it is surplus, self-cultivated, if consolidation of holdings / acquisition proceedings etc. is in progress in the area, whether Government loan / any loan raised against the land and details about the charges / encumbrances may be specified, specifically with reference to the Agricultural Land Laws.)</p>	<p>It is not an Agricultural Land. Hence, Not Applicable</p>
<p>9. The details of the certified copies of the revenue records obtained to confirm that the property in question has been mutated and no dues are outstanding against the mortgagor.</p>	<p>Revenue Records are available on record.</p>
<p>10. Any other special enactment</p>	<p></p>

which is applicable to the property proposed to be mortgaged and affects the title	Not Applicable
11.If it is a property owned by the Company the additional safeguards like search before the Registrar of Companies to be obtained be stated	Not Applicable
12.Whether documents given as chain of title deeds inspire any doubt / suspicion. Is it curable – how?	Title of Mr. Mukesh H. Gulati and his wife Mrs. Renu M. Gulati is clear and marketable.
13.Reason as to why equitable mortgage is not being created with the branch, where the property is situated ?	We will recommend equitable mortgage.
14. Whether any bar to create mortgage as in case of agricultural land in Delhi ?Any CLU / house tax / notification of land vesting in municipal authority?	Not Applicable
15.Whether any restriction on sale of property? e.g. J	Not Applicable.

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&K,Uttaranchal& HP etc.	
16. Whether any approvals/clearances required or obtained, detail?	Not Applicable

The following documents in addition to documents mentioned in Chain of documents in original as well as copies as the case may be along with additional documents mentioned above, varying from case to case may also be obtained for creation of valid equitable mortgage by deposit of title deeds (varying from case to case):

Particulars	Comments of Advocate
1. House Tax assessment order pertaining to property to be mortgaged	N.A
2.Site Plan (sanctioned)	Approved Plan on Record. Need not be deposited for equitable mortgage.
3. House Tax receipt pertaining to property to be mortgaged	Not required for this Title Investigation.
4. Self assessment return form	Not required for this Title Investigation.
5.Electricity / Water Bill	Not required for this Title Investigation.
6. Copy of PAN Card / Driving License / Passport etc.	Not required for this Title Investigation.
7.Income Tax returns	Not required for this Title Investigation.
8. Affidavit of mortgagor as to	Not required for this Title

how he/she is connected with the account in which he/she is furnishing his/her property as security	Investigation.
9. In case of property of Builders, in addition to the GPA/SPA, Collaboration/Builders Agreement, the PAN No. & ITCC of Builder, his history, copy of some regd. Documents and endorsement on the original sale deed (if retained by original owner/builder) be made, if possible, so that previous document even if retained by the Owner/Builder cannot be misused.	Not required for this Title Investigation.
10. In case the property to be mortgaged is related to the company, then relevant Resolutions along with copy of the minutes, MOA/AOA and ROC record may be obtained	Not required for this Title Investigation.
11. In any case wherever the previous original title deed is missing or retained by earlier owner, the original title deed	Not required for this Title Investigation. 

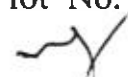
be seen & endorsed or an affidavit be obtained from the person retaining the original title deeds, that he will not misuse it.	
12. Affidavit that mortgagor deposited title deeds with intention, has deposited all documents, would not misuse any document to detriment of bank etc., may also be obtained.	Can be obtained by the Bank before the disbursement of the Loan.
13. The stamp duty payable on Oral Assent (if applicable)	Not applicable in Goa.
14. NOC/No dues certificate from lessor/land authority	Not required for this Title Investigation.
15. In case of leasehold property, the remaining period of lease, any provision for further renewal of lease etc. shall be specifically mentioned. The receipt for upto date payment of lease rent shall be obtained.	Not required for this Title Investigation.
16. In case of HUF / Trust, appropriate affidavit be obtained & further necessary documents be also obtained. In case of Trust properties, it	Not required for this Title Investigation. 

<p>should also be mentioned whether permission from Charity Commissioner or any other competent authority is required to be obtained.</p>	
<p>17. In case of flat belonging to Co-operative Housing Society, necessary further documents i.e. Share Certificate, No Objection Certificate from Society after verifying the related records and receipt for the payment of upto date dues to the Society be obtained.</p>	<p>Not required for this Title Investigation.</p>
<p>18. Since Central Registry u/s 20 of the SARFAESI Act has been created and Notification No.F-56/5/2007-BO-11 dated 31st March 2011 has been issued, inspection of records of central register through the website of the Central Registry shall also be made by the advocate concerned and the same shall be stated in the opinion.</p>	<p>All the records of Central Register have been duly inspected.</p> 

CERTIFICATE

I hereby certify that I have personally visited the Office of Registrar / Sub-Registrar / Revenue Authorities and also searched the records of Central Registry created under Section 20 of the SARFAESI Act, 2002 and personally searched and verified the information furnished in this report. I have compared the following Sale Deeds given to me with the copy thereof available in the Office of Sub-Registrar and have found that both are tallying with each other:

- i) Deed of Sale dated 30/04/2012, executed between Mr.Gautam Narottam Thakkar, as the 'Vendor' and 1) Mr.Mukesh Gulati and his wife 2) Mrs. Renu Gulati as the 'Purchasers', registered in the Office of the Sub-Registrar of Bardez in Book-1 Document, Registration No.BRZ-BK1-02159-2012, CD Number BRZD322 on 24/05/2012, wherein the Vendor sold to the Purchaser the said Plot No. E-16, admeasuring an area of 523 sq.mtrs.

 - ii) Deed of Sale dated 30/04/2012, executed between Mr.Gautam Narottam Thakkar, as the 'Vendor' and 1) Mr.Mukesh Gulati and his wife 2) Mrs. Renu Gulati as the 'Purchasers', registered in the Office of the Sub-Registrar of Bardez in Book-1 Document, Registration No.BRZ-BK1-02001-2012, CD Number BRZD318 on 02/05/2012, wherein the Vendor sold to the Purchaser the said Plot No. E-17, admeasuring an area of 294 sq.mtrs.
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- iii) Deed of Sale dated 30/04/2012, executed between Mr.Gautam Narottam Thakkar, as the 'Vendor' and 1) Mr.Mukesh Gulati and his wife 2) Mrs. Renu Gulati as the 'Purchasers', registered in the Office of the Sub-Registrar of Bardez in Book-1 Document, Registration No.BRZ-BK1-02160-2012, CD Number BRZD322 on 24/05/2012 wherein the Vendor sold to the Purchaser the said Plot No. E-18 admeasuring an area of 296 sq.mtrs.
- iv) Deed of Sale dated 30/04/2012, executed between Mr.Gautam Narottam Thakkar, as the 'Vendor' and 1) Mr.Mukesh Gulati and his wife 2) Mrs. Renu Gulati as the 'Purchasers', registered in the Office of the Sub-Registrar of Bardez in Book-1 Document, Registration No.BRZ-BK1-02004-2012, CD Number BRZD318 on 02/05/2012 wherein the Vendor sold to the Purchaser the said Plot No. E-19 admeasuring an area of 296 sq.mtrs.
- v) Deed of Sale dated 30/04/2012, executed between Mr.Gautam Narottam Thakkar, as the 'Vendor' and 1) Mr.Mukesh Gulati and his wife 2) Mrs. Renu Gulati as the 'Purchasers', registered in the Office of the Sub-Registrar of Bardez in Book-1 Document, Registration No.BRZ-BK1-02005-2012, CD Number BRZD318 on 02/05/2012, wherein Plot No.E-20, admeasuring an area of 478 sq.mtrs.
- vi) Deed of Sale dated 30/04/2012, executed between Mr.Gautam Narottam Thakkar, as the 'Vendor' and 1) Mr.Mukesh Gulati and his wife 2) Mrs. Renu Gulati as the 'Purchasers', registered in the Office of the Sub-Registrar of Bardez in Book-1 Document, Registration



No.BRZ-BK1-02003-2012, CD Number BRZD318 on 02/05/2012, wherein the Vendor sold to the Purchasers the Said Plot No.E-21, admeasuring an area of 600 sq.mtrs.

- vii) Deed of Sale dated 30/04/2012, executed between Mr.Gautam Narottam Thakkar, as the 'Vendor' and 1) Mr.Mukesh Gulati and his wife 2) Mrs. Renu Gulati as the 'Purchasers', registered in the Office of the Sub-Registrar of Bardez in Book-1 Document, Registration No.BRZ-BK1-02002-2012, CD Number BRZD318 on 02/05/2012, E-22, wherein the Vendor sold to the Purchasers the Said Plot No.E-22 admeasuring an area of 591 sq.mtrs

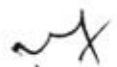
I also certify that the title deeds in respect of the captioned properties are genuine, original and properly executed. The statement and other information given in the report are correct and true. I certify that Mr. Mukesh H. Gulati and Mrs. Renu M. Gulati have got a valid, clear, absolute and marketable title over the property/Plots referred to hereinabove. **If Mr. Mukesh H. Gulati and Mrs. Renu M. Gulati, personally present (alongwith identity proof) and deposit the title deeds from serial Nos. (i) to (vii) in original with intention to create equitable mortgage will satisfy the requirements of creation of equitable mortgage.** The following person/s should be present personally (alongwith identity proof) to deposit the original title deeds with your Bank / Branch for creation of equitable mortgage:

1. Mr. Mukesh H. Gulati
2. Mrs. Renu M. Gulati



The following original documents shall be obtained at the time of creation of mortgage:

- i) Deed of Sale dated 30/04/2012, executed between Mr.Gautam Narottam Thakkar, as the 'Vendor' and 1) Mr.Mukesh Gulati and his wife 2) Mrs. Renu Gulati as the 'Purchasers', registered in the Office of the Sub-Registrar of Bardez in Book-1 Document, Registration No.BRZ-BK1-02159-2012, CD Number BRZD322 on 24/05/2012, wherein the Vendor sold to the Purchaser the said Plot No. E-16, admeasuring an area of 523 sq.mtrs.
- ii) Deed of Sale dated 30/04/2012, executed between Mr.Gautam Narottam Thakkar, as the 'Vendor' and 1) Mr.Mukesh Gulati and his wife 2) Mrs. Renu Gulati as the 'Purchasers', registered in the Office of the Sub-Registrar of Bardez in Book-1 Document, Registration No.BRZ-BK1-02001-2012, CD Number BRZD318 on 02/05/2012, wherein the Vendor sold to the Purchaser the said Plot No. E-17, admeasuring an area of 294 sq.mtrs.
- iii) Deed of Sale dated 30/04/2012, executed between Mr.Gautam Narottam Thakkar, as the 'Vendor' and 1) Mr.Mukesh Gulati and his wife 2) Mrs. Renu Gulati as the 'Purchasers', registered in the Office of the Sub-Registrar of Bardez in Book-1 Document, Registration No.BRZ-BK1-02160-2012, CD Number BRZD322 on 24/05/2012



wherein the Vendor sold to the Purchaser the said Plot No. E-18 admeasuring an area of 296 sq.mtrs.

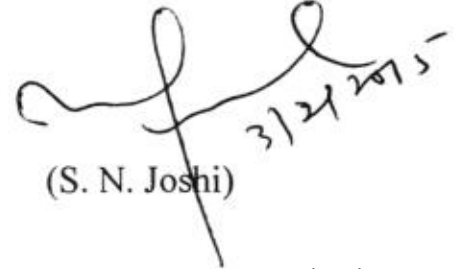
- iv) Deed of Sale dated 30/04/2012, executed between Mr.Gautam Narottam Thakkar, as the 'Vendor' and 1) Mr.Mukesh Gulati and his wife 2) Mrs. Renu Gulati as the 'Purchasers', registered in the Office of the Sub-Registrar of Bardez in Book-1 Document, Registration No.BRZ-BK1-02004-2012, CD Number BRZD318 on 02/05/2012 wherein the Vendor sold to the Purchaser the said Plot No. E-19 admeasuring an area of 296 sq.mtrs.
- v) Deed of Sale dated 30/04/2012, executed between Mr.Gautam Narottam Thakkar, as the 'Vendor' and 1) Mr.Mukesh Gulati and his wife 2) Mrs. Renu Gulati as the 'Purchasers', registered in the Office of the Sub-Registrar of Bardez in Book-1 Document, Registration No.BRZ-BK1-02005-2012, CD Number BRZD318 on 02/05/2012, wherein Plot No.E-20, admeasuring an area of 478 sq.mtrs.
- vi) Deed of Sale dated 30/04/2012, executed between Mr.Gautam Narottam Thakkar, as the 'Vendor' and 1) Mr.Mukesh Gulati and his wife 2) Mrs. Renu Gulati as the 'Purchasers', registered in the Office of the Sub-Registrar of Bardez in Book-1 Document, Registration No.BRZ-BK1-02003-2012, CD Number BRZD318 on 02/05/2012, wherein the Vendor sold to the Purchasers the Said Plot No.E-21, admeasuring an area of 600 sq.mtrs.



- vii) Deed of Sale dated 30/04/2012, executed between Mr.Gautam Narottam Thakkar, as the 'Vendor' and 1) Mr.Mukesh Gulati and his wife 2) Mrs. Renu Gulati as the 'Purchasers', registered in the Office of the Sub-Registrar of Bardez in Book-1 Document, Registration No.BRZ-BK1-02002-2012, CD Number BRZD318 on 02/05/2012, E-22, wherein the Vendor sold to the Purchasers the Said Plot No.E-22 admeasuring an area of 591 sq.mtrs

Hope present opinion will suffice your purpose.

With Regards



(S. N. Joshi)

Signature of the Empanelled
Advocate

Place: Panaji

Date: 03/02/2015

Annexure A-2

Chain of Title Deed

Note: All the documents marked as common documents are common to all the Plots namely Plot Nos. D-15 to D-22, D-23 to D-30, D-31 to D-37, D-38 to D-41 and E-16 to E-22.

- (i) Photocopy of the Certificate of Incorporation No.38947 of 1986 dated 14th February 1986 of BD Constructions Private Limited,



issued by the Registrar of Companies, Maharashtra. (*Common document*)

- (ii) Photocopy of the Deed of Sale dated 26/02/1990, executed between (1) Confraria of the Chapel of Our Lady of Livramento of Sangolda, Bardez-Goa, as the 'Vendor' and M/s Cisco Group, as the 'Confirming Party' and M/s Gopal Builders, as the 'Purchasers', registered in the Office of the Sub-Registrar of Ilhas, under No.1573/93, Book I, Vol.No.114, dated 15/12/93. (*Common document*)
- (iii) Photocopy of the Order under Ref.No.NPDA/P 6681/76/1990 dated 10th Aug., 1990, issued by the Northern Planning & Development Authority, Alto Porvorim, Bardez-Goa, for carrying out the subdivision of the land in respect to Survey No.52/1 of Pilerne Village, in favour of Confraria of the Chapel of Our Lady of Livramento of Sangolda, Bardez-Goa. (*Common document*)
- (iv) Photocopy of Sanad dated 11th May 1990 and 30th April 1990 issued by Armando Mascarenhas, Dy. Collector & SDO Mapusa BARdez Goa. (*Common document*)
- (v) Photocopy of the Certificate of Incorporation under No.11-79100 of 1994 dated 20th June 1994 of High Class Builders Private Limited, issued by the Addl. Registrar of Companies, Maharashtra(*Common document*)



- (vi) Photocopy of the Deed of Gift dated 16/05/2008, executed between said Mr.Narottam J. Thakkar as 'Donor' and Mr. Gautam Narottam Thakkar as 'Donee', registered in the Office of the Sub-Registrar of Bardez at Mapusa, under No.2789 at pages 146 to 161 at Book No.I, Vol.No.2613 dated 19/05/2008. (*Common document*)
- (vii) Photocopy of the Letter under Ref.No.VP/PM/F-1/2008-09/Final NOC/447 dated 06/06/2008, issued by the Village Panchayat of Pilerne-Marra, Bardez-Goa, in regard to the Final N.O.C granted for sub-division of Plot Nos.D1 to D41, E-9 to E-30, F-1 to F-6, G-1 to G-17 & H-1 to H-17 (phase II only), bearing Survey No.52/1, Alto-Pilerne, Bardez-Goa along with the receipt towards payment of fees thereto. (*Common document*)
- (viii) Photocopy of the Approved Plan showing sub-division of Plots D-1 to D-41, E-9 to E-30 , F-1 to F-6 and G-1 to G-17, H-1 to H-17 of S.No.52/1 (Part) of the Village of Alto-Pilerne, Bardez, Goa. (*Common document*)
- (ix) Photocopy of the Deed of Rectification Cum Gift dated 18/10/2010, registered in the Office of the Sub-Registrar of Bardez at Mapusa, Goa under Registration No.BRZ-BK1-03830-2010, CD number BRZD89 on 18/10/2010. (*Common document*)
- (x) Photocopy of the Nil Certificate of Encumbrance on Property dated 19/03/2012 issued by the Office of the Sub-Registrar of Bardez in favour of Mr.Gautam Thakkar. (*Common document*)

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- viii) Photocopy of the Deed of Sale dated 30/04/2012, executed between Mr.Gautam Narottam Thakkar, as the 'Vendor' and 1) Mr.Mukesh Gulati and his wife 2) Mrs. Renu Gulati as the 'Purchasers', registered in the Office of the Sub-Registrar of Bardez in Book-1 Document, Registration No.BRZ-BK1-02159-2012, CD Number BRZD322 on 24/05/2012, wherein the Vendor sold to the Purchaser the said Plot No. E-16, admeasuring an area of 523 sq.mtrs.
- ix) Photocopy of the Deed of Sale dated 30/04/2012, executed between Mr.Gautam Narottam Thakkar, as the 'Vendor' and 1) Mr.Mukesh Gulati and his wife 2) Mrs. Renu Gulati as the 'Purchasers', registered in the Office of the Sub-Registrar of Bardez in Book-1 Document, Registration No.BRZ-BK1-02001-2012, CD Number BRZD318 on 02/05/2012, wherein the Vendor sold to the Purchaser the said Plot No. E-17, admeasuring an area of 294 sq.mtrs.
- x) Photocopy of the Deed of Sale dated 30/04/2012, executed between Mr.Gautam Narottam Thakkar, as the 'Vendor' and 1) Mr.Mukesh Gulati and his wife 2) Mrs. Renu Gulati as the 'Purchasers', registered in the Office of the Sub-Registrar of Bardez in Book-1 Document, Registration No.BRZ-BK1-02160-2012, CD Number BRZD322 on 24/05/2012 wherein the Vendor sold to the Purchaser the said Plot No. E-18 admeasuring an area of 296 sq.mtrs.
- xi) Photocopy of the Deed of Sale dated 30/04/2012, executed between Mr.Gautam Narottam Thakkar, as the 'Vendor' and 1) Mr.Mukesh Gulati and his wife 2) Mrs. Renu Gulati as the 'Purchasers', registered in the Office of the Sub-Registrar of Bardez in Book-1 Document,

Registration No.BRZ-BK1-02004-2012, CD Number BRZD318 on 02/05/2012 wherein the Vendor sold to the Purchaser the said Plot No. E-19 admeasuring an area of 296 sq.mtrs.

xii) Photocopy of the Deed of Sale dated 30/04/2012, executed between Mr.Gautam Narottam Thakkar, as the 'Vendor' and 1) Mr.Mukesh Gulati and his wife 2) Mrs. Renu Gulati as the 'Purchasers', registered in the Office of the Sub-Registrar of Bardez in Book-1 Document, Registration No.BRZ-BK1-02005-2012, CD Number BRZD318 on 02/05/2012, wherein Plot No.E-20, admeasuring an area of 478 sq.mtrs.

xiii) Photocopy of the Deed of Sale dated 30/04/2012, executed between Mr.Gautam Narottam Thakkar, as the 'Vendor' and 1) Mr.Mukesh Gulati and his wife 2) Mrs. Renu Gulati as the 'Purchasers', registered in the Office of the Sub-Registrar of Bardez in Book-1 Document, Registration No.BRZ-BK1-02003-2012, CD Number BRZD318 on 02/05/2012, wherein the Vendor sold to the Purchasers the Said Plot No.E-21, admeasuring an area of 600 sq.mtrs.

xiv) Photocopy of the Deed of Sale dated 30/04/2012, executed between Mr.Gautam Narottam Thakkar, as the 'Vendor' and 1) Mr.Mukesh Gulati and his wife 2) Mrs. Renu Gulati as the 'Purchasers', registered in the Office of the Sub-Registrar of Bardez in Book-1 Document, Registration No.BRZ-BK1-02002-2012, CD Number BRZD318 on 02/05/2012, E-22, wherein the Vendor sold to the Purchasers the Said Plot No.E-22 admeasuring an area of 591 sq.mtrs.



- xv) Photocopy of the Construction License No.VP/PM/F-34/Bldgs/Com-wall/2012-13/2134 dt.10/01/2013, issued by the Office of the Village Panchayat of Pilerne-Marra, Bardez-Goa, thereby granting license in favour of Shri Mukesh Gulati and Smt.Renu Gulati for carrying out the Amalgamation of Plots, Construction of Residential Villas, & Compound Wall in the property situated at Pilerne Village bearing Survey No.52/1 (Part), Plot No.E-16 to E-22.
- xvi) Photocopy of the Approved Site Plan, Floor Plan for the proposed Villas with Compound Wall in amalgamated Plots being Plot Nos.E-16 to E-22 in Survey No.52/1 (Part), of Village Pilerne, Bardez-Goa Approved Site Plan, Floor Plan for the proposed Villas with Compound Wall in amalgamated Plots bearing Survey No.E-16 to E-22 in Survey No.52/1 (Part), of Village Pilerne, Bardez-Goa.
- xvii) Photocopy of Form No. I &XIV in respect of Survey No. 52/1 of Village Pilerne, Taluka Bardez wherein the name of Gautam Narottam Thakkar is shown as a Co-occupant for an area of 30,641.65 sq. mts. (*Common document*).
- xviii) Final NOC for Sub-division of Plots bearing Survey No. 52/1, (II) Phase, Pilerne BARdez Goa along with Receipt for payment and the Site Plan showing final approval for sub-division. (*Common document*).
- xix) Photocopy of Power of Attorney dated 27/2/1991 by Akhtar Hassan Rizvi in favour of M/s Gopal Builders & Developers in support of assignment of rights, title and interest in favour of the said Firm

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attested before Adv. & Notary Public Suhas G. Thali under Registration No. 47/1991(*Common document*).

- xx) Photocopy of the Compromised Terms dated 08/08/1996 in Execution Application No. 32/96/A between Cajetan A. S. Cordeiro V/s M/s Gopal Builders & Developers along with the Order passed thereon by Civil Judge Senior Division at Panaji as also NOC dated 01/07/2000 issued by Cajetan A. S. Cordeiro. (*Common document*)



S. N. Joshi

Signature of the Empanelled Advocate