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To,

The Sr. Branch Manager
 Bank of Baroda,
 Vasco Branch,
 Vasco da Gama, Goa

Dear Sir,



Sub: Title Opinion Report certifying non encumbrance of the project/Property named 'KUBER'S DIVA' undertaken by Kuber Builders And Developers, a proprietary concern of Mr. Kapil Madhukar Betgiri to be constructed in the ALL THAT the property known as GINA or PENTY ANSEL GINA XIRA, situated at Chicalim, Taluka and Registration Sub-District of Mormugao, District of South Goa, State of Goa, not described at the Land Registration Office of Salcete but enrolled at 'matriz' under No. 79, admeasuring 850.00 square meters, surveyed with the name 'Parti' under Survey No. 116 Sub Division 5 of Chicalim Village, Mormugao Taluka and ALL THAT property known as 'GINA' or 'PURTY', situated at Chicalim, within the jurisdiction of the Village Panchayat of Chicalim, Taluka and Registration Sub-District of Mormugao, District of South Goa, State of Goa, described at the Land Registration Office under No. 37,016 and enrolled at Matriz under No.712, admeasuring 1075.00 sq. meters, presently surveyed under Survey No.116 Sub Division 6 of Chicalim Village, Mormugao Taluka and the aforestated both the properties totally admeasuring an area of 1925.00 square metres hereinafter jointly referred to as the 'SAID PROPERTY') owned by M/S MINEIRO FERRO ASIA, sole Proprietor of Mr. Ashley Joseph Lewis O'brien alias Mr. Ashley Joseph Lewis married to Mrs. Sofia Ashley Joseph O'brien.

I refer to your letter No. requesting me to furnish non encumbrance and certify and submit the Title cum Opinion Report about the clear and marketable title to the above property to be mortgaged for securing the credit facility(s) to be granted/proposed to be granted to the project 'KUBER'S DIVA'.

1. Description and area of the project/property proposed to be mortgaged. Specific number(s) and address of property along with boundaries and measurements. -



ALL THAT the SAID PROPERTY totally admeasuring an area of 1925.00 square metres being the property known as GINA or PENTY ANSEL GINA XIRA, situated at Chicalim, Taluka and Registration Sub-District of Mormugao, District of South Goa, State of Goa, not described at the Land Registration Office of Salcete but enrolled at 'matriz' under No. 79, admeasuring 850.00 square meters, surveyed with the name 'Parti' under Survey No. 116 Sub Division 5 of Chicalim Village, Mormugao Taluka and the property known as 'GINA' or 'PURTY', situated at Chicalim, within the jurisdiction of the Village Panchayat of Chicalim, Taluka and Registration Sub-District of Mormugao, District of South Goa, State of Goa, described at the Land Registration Office under No. 37,016 and enrolled at Matriz under No.712, admeasuring 1075.00 sq. meters, presently surveyed under Survey No.116 Sub Division 6 of Chicalim Village, Mormugao Taluka which is better shown delineated in red colour boundary line in the plan annexed hereto and the SAID PROPERTY is bounded as under:

- On the East:- By property surveyed under No. 116/7
- On the West:- By property surveyed under No. 116/4
- On the North:- By Road and
- On the South:- By property surveyed under No. 116/8

2. Nature of Property (Whether Agricultural, Non-Agricultural, Commercial, Residential, Industrial. If Non-Agricultural, the reference and date of conversion order from Competent Authority should also be mentioned).

Non-Agricultural and converted property for which Conversion Sanad was obtained as under:

- a. Sanad dated 12-12-2014 bearing reference no. AC-I/SG/CONV/MOR/26/2013/11025 issued by the Office of the Collector & District Magistrate, South Goa District
- b. Sanad dated 12-12-2014 bearing reference no. AC-I/SG/CONV/MOR/26/2013/11025 issued by the Office of the Collector & District Magistrate, South Goa District

3. Name of the Mortgagor/ Owner and status in the Account i.e. Borrower or Guarantor and whether Individual, Sole Proprietor, Partner, Director, Karta or Trustee. In case the Mortgagor is Partner / Director

/Trustee. In case the Mortgagor is Partner/ Trustee/ Director who is mortgaging the property on behalf of Partnership/ Company/ Trust, whether he/she has the authority.

Copy of the Resolution/ Memorandum and Articles of the Association /Trust Deed etc. whether examined and verified.

Proposed individual purchaser/s or buyer/s of unit/s in the above project 'KUBER'S DIVA' and the Developer/owners are individual/s and/or proprietor/s and addition of their respective spouse has to be made as party in the proposed agreement/sale deed

4. Whether any minor, lunatic or un-discharged insolvent is involved. Confirm that the Mortgagor has sufficient capacity to contract. Precautionary steps to be taken.

No minor, lunatic or un-discharged insolvent are involved and the parties have sufficient capacity to enter into contract under the provision of law

5. Whether the Property is freehold or Leasehold. If Leasehold then period of lease and if Freehold whether Urban Land Ceiling Act applies and Permissions to be obtained.

Freehold. But the present LSR is only for the purpose of project approval.

6. Source of the Property i.e. Self acquired or Ancestral. If Ancestral then mode of Succession and whether Original Will/ Probate is available.

Self acquired

7. Whether the Mortgagor is Co-owner / Joint Owner and or any partition of the property is made between the members of the family through Family Deed. If yes, whether Original Registered Partition Deed is available or it is only a family settlement.

The SAID PROPERTY is owned by M/S Mineiro Ferro Asia, sole Proprietor of Mr. Ashley Joseph Lewis O'brien alias Mr. Ashley Joseph Lewis married to Mrs. Sofia Ashley Joseph O'brien and the Developer is Kuber Builders And Developers, a proprietary concern of Mr. Kapil Madhukar Betgiri married to Mrs. Nikita Borker.

8. Whether the Mortgagor is in exclusive possession of the property or it is Leased/ Rented out to Third Party.

The aforesaid owners of the SAID PROPERTY is in possession and has entered into Agreement dated 27.06.2024 with the Developer under the terms appearing therein besides the Developer is also duly empowered and clothed with required powers to sell, transfer unit/s in the proposed project to be constructed in the SAID PROPERTY.

9. Whether the Property is mutated in Municipal/ revenue records and Mortgagor's name is reflecting and if not, the reason thereof.

Yes in the name of the aforesaid owners.

10. Whether any restriction for creation of Mortgage is imposed under Central/State/ Local Laws. If yes, then specify whose consent or permission would be required for creation of Mortgage.

The spouse of both the owner as well as the Developer also to be made parties in the proposed agreement to be entered into with the proposed buyer/purchaser of unit/s in the project to be constructed in the SAID PROPERTY.

11. Whether all the Original Title Deeds including antecedent Title Deeds and other relevant documents are available. Please give detailed list.

As per the list under clause (18) below.

12. Whether the Advocate has personally visited the Sub-Registrar/Revenue/ Municipal Office and examined the records.

Yes. Search Receipt No. dated 02.01.2025 annexed

13. Whether the Search is being made for the period of -30- years. If no, reasons thereof.

Yes

14. Details of documents examined/ scrutinised (this should be in chronological order with serial numbers, type/ nature of document, date of execution, parties, date of registration details including the details of revenue / society records etc).

1. Inscription & Description No. 37,016
2. Matriz Certificate under No. 712 and 79
3. Form I & XIV of Survey No. 116/6 of Chicalim Village
4. Survey Plan of Survey No. 116/6 of Chicalim Village



5. Certificate dated 31st October 2012 issued by the Comunidade of Chicalim
6. Instrument of Sale dated 15th May 1968 executed at Comarca of Salcete, City of Margao, Joint Sub-Registrar of Salcete under No. 550 at pages 395 to 397 of Book No. 1, Vol. 37 dated 18th May 1968
7. Deed of Succession was drawn before the Notary Publiccum Sub-Registrar of Mormugao dated 16-06-1992 at pages 73 to 77 of Notarial Book of Deed bearing no. 160
8. Power of Attorney dated 30-10-2012 registered under no. 96/2012 executed before Notary Mrs. Sandhya S. Jain with office at Nerul Mumbai,
9. Deed of Sale dated 17-06-2013 registered before the Sub-Registrar of Mormugao under Registration no. 971 at pages 161 to 178 of Book No. I, Vol. No. 1556 on 18-06-2013
10. Sanad dated 12-12-2014 bearing reference no. AC-I/SG/CONV/MOR/26/2013/11025 issued by the Office of the Collector & District Magistrate, South Goa District
11. Form I & XIV of Survey No. 116/5 of Chicalim Village, Mormugao Taluka
12. Survey Plan of Survey No. 116/5 of Chicalim Village, Mormugao Taluka
13. Deed of Sale dated 4th November 1976 executed Joint Sub-Registrar of Mormugao under No. 306 at pages 315 to 319 of Book No. I, Vol. 29 dated 5th November 1976,
14. Judgment, Decree, and Order on 23-09-2004 in Regular Civil Suit No. 96/2003/D before the Court of Civil Judge Senior Division at Vasco.
15. Deed of Sale dated 17-06-2013, registered before the Sub-Registrar of Mormugao under Registration no. 970 at pages 143 to 160 of Book No. I, Vol. No. 1556 on 18-06-2013
16. Sanad dated 12-12-2014 bearing reference no. AC-I/SG/CONV/MOR/26/2013/11024, issued by the Office of the Collector & District Magistrate, South Goa District
17. Agreement dated 27.06.2024 duly registered before the Sub Registrar of Mormugao under Registration No. MOR-1-1300-2024 dated 28.06.2024
18. Power of Attorney dated 28.06.2024 duly registered before the Sub Registrar of Mormugao under Book POA Register Document under Registration No. MOR-POA Register-39-2024 Dated 28.06.2024
19. Development Permission from the Mormugao Planning and Development Authority vide Letter dated 22-10-2024 Ref No. MPDA/5-L-19/2024-25/1165,



20. Construction License No. VP/CHI/11/Const/2024-24/35/1882 dated 04-12-2024 issued by the office of Village Panchayat of Chicalim, Goa,
21. No Objection Certificate from the Office of Assistant Engineer Electricity Department Sub-Div II (R) Ref No. SDE-II/VSG/Tech-01/1427/24-25 dated 13-11-2024
22. No Objection Certificate Ref No. PHC/CORT/NOC/CONST/24-25/1233 dated 12-11-2024 issued by Directorate of Health Services, Primary Health Centre besides
23. Nil Certificate of Encumbrance of Property from 01.01.1994 till date for the SAID FIRST PLOT and the SAID SECOND PLOT
15. Tracing of the chain of title in favour of Mortgagor/ owner starting from the earliest document available. The nature of document/ Deed conveying the title should be mentioned with description of parties along with the type of right it creates.



The subject LSR consists of two properties on which the proposed project is being undertaken and the devolution of which are taken separately as under:

PROPERTY NO. 1

The Property known as GINA or PURITY situated at Chicalim, within the jurisdiction of the Village Panchayat of Chicalim Taluka and Registration Sub-District of Mormugao of South Goa, State of Goa, described at the Land Registration Office under No. 37,016 and enrolled at Matriz under No. 712, admeasuring 1,075.00 sq. meters, presently surveyed under Survey No. 116/6 of Chicalim Village, Mormugao Taluka

The useful domain (that of the leaseholder upon the emphyteus) of the property described under No. 37,016 known as GINA, liable to pay lease rent to the Comunidade of Chicalim, is inscribed under Inscription No. 31709 dated 6.3.1940, in favour of Aleixo Antonio Sequeira by other name Aleixo Antonio da Piedade Sequeira from Raia as it was allocated to him on account of his legitimate (legitimate share) and third in the acts of Orphanological Inventory proceedings initiated upon the death of his father Eusebio Antonio Sequeira.

A certificate was issued on 31st October 2012 by the Comunidade of Chicalim mentioning that no records showing that there is any yearly lease rent payable to the Comunidade in respect of the said property

"PURTY & GINA," situated at Village Chicalim by Aleixo Antonio Sequeira or Eusebio Antonio Sequeira or Luciana Piedade Dourado.

Vide Instrument of Sale dated 15th May 1968 executed at Comarca of Salcete, City of Margao, Joint Sub-Registrar of Salcete under No. 550 at pages 395 to 397 of Book No. 1, Vol. 37 dated 18th May 1968, Luis Gonzaga Da Piedade Sequeira alias Luis Da Piedade Sequeira and his wife Hilda Da Graca Lobo e Sequeira and Quiteria Filomena De Figueiredo e Sequeira sold the said property to Luciana Piedade Dourado and her husband Pedro Caetano Joao Dourado.

At Matriz No. 712, the said property known as GINA or PURITY situated at Chicalim is enrolled in the name of Luciana Piedade Dourado from Bombay.

Luciana Piedade Dourado and Pedro Caetano Joao Dourado expired on 03-03-1985 and 29-06-1987 and accordingly a Deed of Succession was drawn before the Notary Publiccum Sub-Registrar of Mormugao dated 16-06-1992 at pages 73 to 77 of Notarial Book of Deed bearing no. 160 wherein Mr. Ronald Xavier Dourado and Ms. Avita Maria Dourado were declared as the only legal heirs of late Luciana Piedade Dourado and Pedro Caetano Joao Dourado.


Vide Power of Attorney dated 30-10-2012 registered under no. 96/2012 executed before Notary Mrs. Sandhya S. Jain with office at Nerul Mumbai, Mr. Ronald Xavier Dourado had appointed his sister Mrs. Avita Maria Dourado alias Avita Fernandes and her husband Mr. Pearson Fernandes as his Attorney to administer and manage the properties along with other miscellaneous powers.

Vide Deed of Sale dated 17-06-2013 registered before the Sub-Registrar of Mormugao under Registration no. 971 at pages 161 to 178 of Book No. I, Vol. No. 1556 on 18-06-2013, Mr. Ronald Xavier Dourado, bachelor, and Mrs. Avita Maria Dourado alias Avita Fernandes and her husband Mr. Pearson Fernandes as 'Vendors' sold the said property no. 1 unto M/s Mineiro Ferro Asia, a proprietary concern of Mr. Ashley Joseph Lewis alias Ashley Anthony Joseph alias Ashley Joseph Lewis O'Brien as the 'Purchaser'.

Though M/s Mineiro Ferro Asia obtained Sanad dated 12-12-2014 bearing reference no. AC-I/SG/CONV/MOR/26/2013/11025 issued by the Office of the Collector & District Magistrate, South Goa District to the said property no. 1 and had entered into an agreement being Agreement dated 24-10-2017 registered before the Sub-Registrar of Mormugao under

Registration no. MOR-BK1-01734-2017, CD no. MORD24 on 25-10-2017 with one M/s Shaun Builders but however the issue is not relevant since the same agreement was legally cancelled/terminated vide Deed of Cancellation dated 12-06-2019 registered with the Sub-Registrar of Mormugao under no. MOR-1-1241-2019 on 18-06-2019 and hence the same are not taken up for discussion in detail in this LSR

PROPERTY NO. 2



The Property known as GINA or PENTY ANSEL GINA XIRA or PARTI, situated at Chicalim and registration Sub-District of Mormugao, District of South Goa, state of Goa, not described at the Land Registration office of Salcete but enrolled at Matriz under No. 79, admeasuring 850 square meters, surveyed with the name Parti under Survey No. 116/5 of Chicalim Village, Mormugao Taluka

At Matriz No. 79 of Chicalim ward 3, the said property is enrolled in the name of Luis Jose Augusto Cabral from Nagoa.

Vide Deed of Sale dated 4th November 1976 executed Joint Sub-Registrar of Mormugao under No. 306 at pages 315 to 319 of Book No. I, Vol. 29 dated 5th November 1976, Maria Rita Nina Noronha e. Cabral sold the said property to Smt. Luciana Piedade Dourado, W/o. Pedro Caetano Joao Dourado, which is of more than 48 years besides revenue records tally besides the Hon'ble Court in Regular Civil Suit No. 96/2003/D has declared Mr. Ronald Xavier Dourado and Ms. Avita Maria Dourado as owners of the second property.

The aforesaid Luciana Piedade Dourado and Pedro Caetano Joao Dourado both expired on 03-03-1985 and 29-06-1987 respectively whereupon Deed of Succession was drawn before the Notary Public cum Sub-Registrar of Mormugao dated 16.06.1992 at pages 73 to 77 of Notarial Book of Deed bearing no. 160 wherein Mr. Ronald Xavier Dourado and Ms. Avita Maria Dourado were declared the sole legal heirs of late Luciana Piedade Dourado and Pedro Caetano Joao Dourado.

In the year 1996 Mr. Ronald Xavier Dourado and Ms. Avita Maria Dourado noticed that in the Occupants column being Form I & XIV of Survey No. 116/5 of Chicalim Village, the name of Convent of Carmel of Chicalim was wrongly mentioned and accordingly a suit was filed at Vasco Civil Court bearing Regular Civil Suit No. 96/2003/D for deleting the name of Convent of Carmel of Chicalim, which was decreed vide Judgment, Decree, and Order on 23-09-2004.

Mr. Ronald Xavier Dourado and Ms. Avita Maria Dourado were declared Owners of the above property as per Order dated 23-09-2004.

Vide Power of Attorney dated 30-10-2012, registered under Registration no. 96/2012 dated 30-10-2012, executed before Advocate and Notary Mrs. Sandhya S. Jain, with office at Nerul Mumbai, Mr. Ronald Xavier Dourado has appointed his sister Mrs. Avita Maria Dourado alias Avita Fernandes as his Attorney to administer and manage his properties in addition to other powers mentioned therein.

Vide Deed of Sale dated 17-06-2013, registered before the Sub-Registrar of Mormugao under Registration no. 970 at pages 143 to 160 of Book No. I, Vol. No. 1556 on 18-06-2013, Mr. Ronald Xavier Dourado, bachelor, Mrs. Avita Maria Dourado alias Avita Fernandes and her husband Mr. Pearson Fernandes as Vendors sold the second property unto M/s Mineiro Ferro Asia, a proprietary concern of Mr. Ashley Joseph Lewis alias Ashley Anthony Joseph alias Ashley Joseph Lewis O'Brien as Purchaser.

Though M/s Mineiro Ferro Asia obtained Sanad Sanad dated 12-12-2014 bearing reference no. AC-I/SG/CONV/MOR/26/2013/11024, issued by the Office of the Collector & District Magistrate, South Goa District to the said property no. 2 and had entered into an agreement being Agreement dated 24-10-2017 registered before the Sub-Registrar of Mormugao under Registration no. MOR-BK1-01734-2017, CD no. MORD24 on 25-10-2017 with one M/s Shaun Builders but however the issue is not relevant since the same agreement was legally cancelled/terminated vide Deed of Cancellation dated 12-06-2019 registered with the Sub-Registrar of Mormugao under no. MOR-1-1241-2019 on 18-06-2019 and hence the same are not taken up for discussion in detail in this LSR

Thus said M/s Mineiro Ferro Asia sole Proprietor of Mr. Ashley Joseph Lewis O'brien alias Mr. Ashley Joseph Lewis married to Mrs. Sofia Ashley Joseph O'brien thus became owner of the aforesaid property no. 1 and 2

Vide Agreement dated 27.06.2024 duly registered before the Sub Registrar of Mormugao under Registration No. MOR-1-1300-2024 dated 28.06.2024 the aforesaid Developer, Kuber Builders And Developers, a proprietary concern of Mr. Kapil Madhukar Betgiri agreed to purchase and sell the SAID PROPERTY upon constructing multi dwelling unit/s in the SAID PROPERTY from the said owners under the terms and conditions appearing therein besides the owners have also clothed the said Developer with required powers vide Power of Attorney dated

28.06.2024 duly registered before the Sub Registrar of Mormugao under Book POA Register Document under Registration No. MOR-POA Register-39-2024 Dated 28.06.2024

Accordingly the SELLER-CUM-DEVELOPER has taken on the development and/or construction in the SAID PROPERTY of the construction of Multi Family Dwelling building and accordingly has obtained Development Permission from the Mormugao Planning and Development Authority vide Letter dated 22-10-2024 Ref No. MPDA/5-L-19/2024-25/1165, Construction License No. VP/CHI/11/Const/2024-24/35/1882 dated 04-12-2024 issued by the office of Village Panchayat of Chicalim, Goa, No Objection Certificate from the Office of Assistant Engineer Electricity Department Sub-Div II (R) Ref No. SDE-II/VSG/Tech-01/1427/24-25 dated 13-11-2024 and No Objection Certificate Ref No. PHC/CORT/NOC/CONST/24-25/1233 dated 12-11-2024 issued by Directorate of Health Services, Primary Health Centre besides Conversion Sand/s were also obtained earlier as aforesated.

After carrying out search at the Office of the Sub Registrar of Mormugao, perusing all the documents as per the list above, there would be no registered encumbrances on the individual buyer/s or purchaser/s of unit/s in the aforesaid project 'KUBER'S DIVA' to be constructed in the SAID PROPERTY.

In the light of the discussion above, I opine that the said project 'KUBER'S DIVA' proposed to be constructed in the SAID PROPERTY has good and marketable title and upon execution and registration of required agreement/Deed of Sale, as the case may be by the said owners and the Developer in favour of the proposed purchaser/buyer of unit/s shall have clear marketable title in his/her name and there is no legal impediments for your Bank to create an equitable mortgage with further addition of the wife of the proposed buyer/purchaser also to be made as party to such mortgage and subject to the production of such original documents.

16. Whether there is any doubt/ suspicion about the genuineness of the original documents. If yes, then specify.

No.

17. The final Certificate of the Advocate confirming that title of the property(s) to be mortgaged is examined by him and the same is / are clear and marketable.

I Certify that after carrying out search at the Office of the Sub Registrar of Mormugao, there is no registered encumbrances affecting the SAID PROPERTY and the proposed project 'KUBER's DIVA' to be undertaken therein and the said owners, M/S Mineiro Ferro Asia, sole Proprietor of Mr. Ashley Joseph Lewis O'brien alias Mr. Ashley Joseph Lewis married to Mrs. Sofia Ashley Joseph O'brien of the SAID PROPERTY alongwith the said Developer, Kuber Builders And Developers, a proprietary concern of Mr. Kapil Madhukar Betgiri (who is also empowered/clothed with required power/s) alongwith his spouse are entitled to sell, transfer, assign and convey the proposed unit/s to be constructed in the SAID PROPERTY under the project named 'KUBER'S DIVA') and that there is clear marketable title and further that there is no legal impediments for your Bank to create an equitable mortgage with further addition of the wife of the proposed mortgagor/s being purchaser/buyer of such units therein, subject to the production of the original documents of such agreement/sale deed

18. A. List of documents to be deposited for creation of Mortgage by the Mortgagor/s including any addition document required in addition to the document available. All the below mentioned original documents to be retained by the Branch Manager for creation of Mortgage by the Mortgagor/s in case of third party purchaser/buyer:

	Registered Agreement of Sale of the unit/s in the proposed project 'KUBER'S DIVA' to be constructed in the SAID PROPERTY in favour of the proposed mortgagor by the Owners and the Developer	Original to be retained
	Latest upto date Nil Encumbrance Certificate of the SAID PROPERTY for minimum thirty years	Copy
-----	Deed of Sale of the unit/s upon obtaining occupancy Certificate in favour of such proposed mortgagor	To be obtained subsequently in original
-----	House Tax Bill /Receipt of House Tax issued by the Mormugao Municipal Council of the unit/s upon obtaining occupancy Certificate in favour of such proposed mortgagor	To be obtained subsequently in original
-----	Electricity Bill of the of the unit/s upon obtaining occupancy Certificate in favour of such proposed mortgagor	To be obtained subsequently in original

18 B. List of original documents inspected by the undersigned on 02.01.2025 and Bank may also verify the same, which are as under:

- I. Deed of Sale dated 17-06-2013 registered before the Sub-Registrar of Mormugao under Registration no. 971 at pages 161 to 178 of Book No. I, Vol. No. 1556 on 18-06-2013
- II. Deed of Sale dated 17-06-2013, registered before the Sub-Registrar of Mormugao under Registration no. 970 at pages 143 to 160 of Book No. I, Vol. No. 1556 on 18-06-2013
- III. Agreement dated 27.06.2024 duly registered before the Sub-Registrar of Mormugao under Registration No. MOR-1-1300-2024 dated 28.06.2024
- IV. Power of Attorney dated 28.06.2024 duly registered before the Sub-Registrar of Mormugao under Book POA Register Document under Registration No. MOR-POA Register-39-2024 Dated 28.06.2024
- V. Development Permission from the Mormugao Planning and Development Authority vide Letter dated 22-10-2024 Ref No. MPDA/5-L-19/2024-25/1165,
- VI. Construction License No. VP/CHI/11/Const/2024-24/35/1882 dated 04-12-2024 issued by the office of Village Panchayat of Chicalim, Goa,
- VII. No Objection Certificate from the Office of Assistant Engineer Electricity Department Sub-Div II (R) Ref No. SDE-II/VSG/Tech-01/1427/24-25 dated 13-11-2024
- VIII. No Objection Certificate Ref No. PHC/CORT/NOC/CONST/24-25/1233 dated 12-11-2024 issued by Directorate of Health Services, Primary Health Centre

19. Whether any additional formalities to be completed by the proposed Mortgagor. If yes, state specifically in case of flat(s)/ property (s) in Cooperative Society, whether allotment letter, possession letter, share certificate, affidavit, power of attorney is required.

All the originals as aforestated in clause (18) to be obtained.

20. In case the equitable mortgage is created as aforestated, I certify that the Bank can proceed under SARFAESI Act, 2002 in respect of the SAID FLAT.

Date: 02.01.2025

Place: Vasco da Gama, Goa

(A. Suresh Rao)
Advocate

