

ANNEXURE - III
C E R T I F I C A T E

**Inspection / Verification of Records of landed
Property at Registrar/ Sub- Registrar's Office,
Panaji, North Goa.**

The Manager,
Canara Bank,
Panaji Branch.

Dear Sir,

Sub: Project Report of the Project known as "Shanta Durga Apartment", Construction of Building 1, consisting 20 Flats, constructed in PLOT A admeasuring an area of 1500 sq. Mts. bearing plot no. CC-3 (part) bearing survey no. 65/0 (part) of Bordem Village, Bicholim, Goa forming part of the larger property bearing survey no. 65/0 of Village Bordem, Tlauka Bicholim, District North Goa, Goa.

This is to Confirm that I have visited the Registrar Sub- Registrar's Office of Bicholim , Goa on 13/10/2017 and verified the details of the Plot/Flat described in the Point B belongs to Shri. Dan Bahadur Singh and Smt. Juhi Indra Bahadur Singh.

1. That as per the records available at Registrar/Sub Registrar's office, the property is mortgaged/charged to



Date of Document	Description of the Document	In whose favour	Amount mentioned in the Document
N. A	N. A	N. A	N. A

Place : Panaji Goa

Date : 04/11/2017




Signature of the Advocate
(Adv. P. R. Karpe)

ANNEXURE - IV
LEGAL SCRUTINY REPORT
FOR CANARA BANK, PANAJI BRANCH,
PANAJI, GOA.

NAME OF THE APPLICANT : Shri. Dan Bahadur Singh
Smt. Juhi Indra Bahadur Singh
R/o. "A" Wing, Flat No. 102, Adwalapalkar
Park, Bhatulem, Panaji, Tiswadi, Goa.

A. DESCRIPTION OF DOCUMENT SCRUTINIZED :-

Sr. No.	Date	Name of Document	Whether Original/ Certified copy/ True copy/ Photocopy
1		Approved Plan	Photocopy
2	12/05/2017	Sale Deed	Photocopy
3	11/10/2017	Nil Encumbrance certificate	Photocopy

4	09/10/2017	Construction License no. 51/2017-18 issued by Bicholim Municipal Council	Photocopy
5	03/10/2017	Bill of Miscellaneous Demands 2017-18	Photocopy
6	05/10/2017	General Receipt issued by Bicholim Municipal Council (3 in nos.)	Photocopy
7	01/09/2017	Survey Plan of Survey No. 65/1 issued by DSLR Panaji	Photocopy
8		Approved Plan	Photocopy
9	16/05/2017	Affidavit	Photocopy
10	22/08/2017	NOC Ref no. DFES/FP/C-1/3/17-18 issued by Directorate of Fire & Emergency Service St. Inez Panaji	Photocopy

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11		Plan	Photocopy
12		Site Plan	Photocopy
13	25/07/2017	NOC Ref. no.AE/V-I(U)/TECH-33/2017-18/835 issued by Electricity Dept. Bicholim	Photocopy
14	05/08/2017	Letter issued by Directorate of Fire & Emergency Service St. Inez Panaji	Photocopy
15		Form I & XIV of Survey no. 65/0 of Village Bordem Bicholim	Photocopy
16	01/ 02/2009	Sanad bearing Ref. no. RB/CNV/BICH/10/2008 issued by Collector North Goa Panaji	Photocopy
17	02/08/2017	Letter written by Shri. Dan Bahadur Singh and Smt. Juhi Indra Bahadur Singh to Bicholim Municipal Council	Photocopy
18	14/07/2017	NOC bearing Ref. no PHCB/HS/NOC/RES.BLDG/2017-18/573 issued by PHC Bicholim	Photocopy

19.	03/09/2012	Deed of Sale	Photocopy
20.	16/03/2016	Deed of Partnership	Photocopy
21.	22/07/2017	Letter for issue of NOC for Electricity	Photocopy
22..	21/07/2017	NOC bearing Ref. no.PWD/ B.XXIV/SD II/F.180/35/17-18 issued by PWD/ Bicholim	Photocopy
23.	06/07/2017	Letter for issue of NOC from Health Department	Photocopy
24.	13/07/2017	Receipt	Photocopy
25	14/07/2017	Letter for issue of NOC from PWD, water supply Dept	Photocopy
26.	26/07/2017	Application to Municipal Council for Building License	Photocopy

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27.	23/01/2016	Agreement For Sale	Photocopy
28.	15/07/2015	Board Resolution of Nirvana Nest Buildcon Pvt. Ltd	Photocopy
29.	03/07/2017	Technical Clearance Order issued by TCP, Bicholim, Goa	Photocopy
30.	21/07/2017	NOC issued by the Office of Asst. Engineer Sub Div II.D.XXIV (PHE)	Photocopy
31.	11/04/2016	Revalidation of Construction License issued by the Bicholim Municipal Council	Photocopy
32.	26/08/2015	Renewal II of Construction License issued by the Bicholim Municipal Council	Photocopy
33.	07/05/2014	Renewal I of Construction License issued by the Bicholim Municipal Council	Photocopy
34.	11/11/2011	Technical Clearance Order issued by TCP, Bicholim, Goa	Photocopy
35.		Approved Plan	Photocopy

36.		Approved Plan	Photocopy
37.	17/12/2012	Construction License no. 53/2012-13 issued by Bicholim Municipal Council	Photocopy
38.	02/04/2009	Deed of Sale	Photocopy
39.	18/12/2008	Deed of Sale	Photocopy
40.	14/05/2003	Power of Attorney	Photocopy
41.	30/06/2008	Power of Attorney	Photocopy
42.	10/12/2003	Deed of Succession	Photocopy
43.	24/01/1942	Deed of Renunciation of usufruct, sale with discharge of price and discharge of debts and obligation and its English Translation	Photocopy



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44.		Inscription and Description Certificate	Photocopy
45.	06/11/2017	Agreement	Photocopy

DOCUMENTS SCRUTINISED IN DETAIL:-

The above mentioned all documents at serial no. 1 to 45 are scrutinized in detail.

B. DESCRIPTION OF PROPERTY PROPERTIES:-

Item No.	Site plot House No.	Extent	Location	Boundaries
1.	Survey no. 65/0	1500 sqmts	Situated at Bordem, Bicholim, Goa.	Towards North : 5 meters wide Common Access Road. Towards South : By survey No. 16 and open place. Towards East : By Survey No. 66. Towards North : 6 meters wide internal Road.

MORE DETAILS OF PROPERTY UNDER SCRUTINY:

Village – Bordem, Bicholim, Goa

Survey – 65/0

Area – 1500 sqmts .

Name of the Property – “GALVARIL DONGOR” or “LAKER”

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Towards North : 5 meters wide Common Access Road.

Towards South : By survey No. 16 and open place.

Towards East : By Survey No. 66.

Towards North : 6 meters wide internal Road.

C. TRACING OF THE TITLE:

There exist a property known as "GALVARIL DONGOR" or "LAKER" situated at Village BORDĒM, within the limits of Bicholim Municipality, Taluka and Sub District of Bicholim, District North Goa, State of Goa, inscribed under inscription No. 11582 at page 33 back of Book. G - 16 new in favour late Joao Dias described in the Land Registration office under No. 1965 of Book B-5 New, not enrolled in the Taluka Revenue office and surveyed under survey No. 65/0 of Village Bordem, which property is more particularly described in Schedule I herein after written and herein after referred to as the said property.

The said property which is known as "GALVARIL DONGOR" or "LAKER" originally belonged to Mr. Demu Crisna Pol and his wife Caxi Pol.

The said Mr. Demu Crisna Pol and his wife had sold the property to Mr. Luis Joao Dias vide Deed of Sale dated 24/01/1942 drawn in the office of Notary Jose Francisco Souza Coelho in Book No. 116 at folio 55 to 56 reverse.

Vide a Deed of Partition dated 03-01-1963 registered under No. 555 at Folio 91, executed among the legal heirs of Luis Joa Dias the said property was allotted to his son Mr. Eufemiano Dias.

On 12-04-2003, Mr. Eufemiano Constancio Dias died being survived by his widow Filomena Luis de Souza Menezes e Dias which is confirmed by the Deed of Succession dated 10-12-2003 drawn in the office of Notary —Ex-officio of Ilhas under No. 680 at page 81 onwards.

The said Filomena Luisa de Souza Menezes and Luis Ian Dias and Lois De Menezes e Dias and their respective spouses have sold the Southern part of the said property with the consent of Mr. VINAYAK DADU PAL alias VINAECA DADU POL and Mr. JAIWANT DADU PAL ALIAS Mr. ZOIVONTA DADU MR. SUNIL VASUDEV PADNEKAR, vide Deed of Sale dated 18th



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December 2008, registered before the Sub Registrar of Bicholim Under No. 1104/2008 at page 194 to 220 , Book 1, Vol. 659, dt. 18th December 2008 which Southern part of the property is more particularly described in Schedule II herein after written and herein after referred to as the Southern part of the property.

MYFAIR RESORT (INDIA) LIMITED purchased a part of the southern part of the said property, admeasuring 18650 Sq. mtrs. from the said Mr. Sunil Vasudev Pednekar and his wife, vide Deed of Sale dated 2nd April 2009 , registered before the Sub Registrar of Bicholim Under No. 324/09 at pages 295 to 300 , Book 1 , Vol. 683, dated 2nd April 2009 which part of the property is more described in Schedule III herein after written and herein after referred to as the part of the Southern part of the said property.

M/s. Nirvana Nest Buildcon Pvt. Ltd purchased a plot of the said property bearing Nos. CC-3, admeasuring an area of 3700 Sq. Mtrs. Vide Deed of sale Dt. 3/09/2012 registered before Sub Registrar of Bicholim under No. 954 /12 at Page No. 109 to 128 Book No. 1 Vol. No. 1003 dated 01/10/2012, which part of the property is more clearly described in Schedule IV herein after written and herein after referred to as the said plot.

Shri. Dan Bahadur Singh and Smt. Juhi Indra Bahadur Singh approached M/s. Nirvana Nest Buildcon Pvt. Ltd to purchase balance FSI on the total plot of 3700 sq. Mts. along with the exclusive ownership rights of the plot admeasuring 1500 Sq. Mts. Which is demarcated as Plot A in the said attached plan more particularly described in Schedule V herein below written and herein after referred to as the "SAID PLOT A".

Shri. Dan Bahadur Singh and Smt. Juhi Indra Bahadur Singh have executed the agreement for sale dated 23/01/2016 duly executed the Agreement for Sale dated 23/01/2016 duly executed before the sub registrar of Bicholim bearing registration no. 57/2017 at pages 174 to 195 of Book no. 1, Volume no. 1436, dated 10/02/2017.

Vide Sale Deed dated 12/05/2017 M/s. Nirvana Nest Buildcon Pvt. Ltd sold the Plot better described in the Schedule V here under written to Shri. Dan Bahadur Singh and Smt. Juhi Indra Bahadur Singh. The said Sale Deed is registered under no. 675/2017, at Pages 268 to 286, Book No. I, Vol No. 1491, Date 20/06/2017 before the Sub Registrar of Bicholim.



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Shri. Dan Bahadur Singh and Smt. Juhi Indra Bahadur Singh joined together and formed a Partnership to run the business of Construction in the name and style as "SHANTADURGA BUILDERS AND DEVELOPERS", and executed the Deed of Partnership dated 16/03/2016 before the Notary Anant Panshekar, the said Deed of Partnership is registered under no. 927/DP/16, dated 17/03/2016

Vide Agreement dated 06/11/2017 Shri. Dan Bahadur Singh and Smt. Juhi Indra Bahadur Singh entrusted the work of development of the Property better described in the Schedule V here under written to "SHANTADURGA BUILDERS AND DEVELOPERS". The said Agreement is executed before the Notary Adv. Anant C. Pansekar, under Registration no. 2904/AG/17, dated 06/11/2017.

Shri. Dan Bahadur Singh and Smt. Juhi Indra Bahadur Singh and other respective parties have obtained following licenses, Permission from the concern Government Department:

1		Approved Plan
2	09/10/2017	Construction License no. 51/2017-18 issued by Bicholim Municipal Council
3		Approved Plan
4	22/08/2017	NOC Ref no. DFES/FP/C-1/3/17-18 issued by Directorate of Fire & Emergency Service St. Inez Panaji
5	05/08/2017	Letter issued by Directorate of Fire & Emergency Service St. Inez Panaji
6	01/02/2009	Sanad bearing Ref. no. RB/CNV/BICH/10/2008 issued by Collector North Goa Panaji
7	14/07/2017	NOC bearing Ref. no. PHCB/HS/NOC/RES.BLDG/2017-18/573 issued by PHC Bicholim
8	25/07/2017	NOC Ref. no. AE/V-I(U)/TECH-33/2017-18/835 issued by Electricity Dept. Bicholim
9.	21/07/2017	NOC bearing Ref. no. PWD/ B.XXIV/SD II/F.180/35/17-18 issued by PWD/ Bicholim



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10	03/07/2017	Technical Clearance Order issued by TCP, Bicholim, Goa
11	21/07/2017	NOC issued by the Office of Asst. Engineer Sub Div II.D.XXIV (PHE)
12	11/04/2016	Revalidation of Construction License issued by the Bicholim Municipal Council
13	26/08/2015	Renewal II of Construction License issued by the Bicholim Municipal Council
14	07/05/2014	Renewal I of Construction License issued by the Bicholim Municipal Council
15	11/11/2011	Technical Clearance Order issued by TCP, Bicholim, Goa
16		Approved Plan
17		Approved Plan
18	17/12/2012	Construction License no. 53/2012-13 issued by Bicholim Municipal Council

SCHEDULE -I OF THE PROPERTY

Description of the property

All that property known as "GALVARIL DONGOR" or "LAKER" situated at village BORDEM, admeasuring an area of 79100 sq. mtrs within the limits of Bicholim Municipality, Taluka and Sub District of Bicholim, District North Goa, State of Goa, inscribed under inscription No. 11582 at page 33 back of Book. G-16 new in favour of Joao Dias described in Land Registration office under No. 1965 of Book B-5 New, not enrolled in the Taluka Revenue office and surveyed under Survey No. 65/0 of Village Borem, and bounded as under:

Towards North : By Survey no. 62;

Towards South :By Survey No. 16/2 and 16/3;

Towards east :By Survey No. 66 and 6;

Towards West : By Survey No. 63 and 64.

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SCHEDULE-II OF THE PROPERTY

Description of the Southern half of the property

ALL THAT Southern part of the property, admeasuring an area of 39950 Sq. Mts. Which is the part of the property described herein above and the same bounded as under:

Towards North : By part of the same property bearing survey No. 65/0;

Towards south : By survey No. 16/2 and 16/3;

Towards east : By survey No. 66 and 67 ;

Towards West : By Survey No. 63 and 64.

SCHEDULE -III OF THE PROPERTY

Description of the part of property

ALL THAT part of the Southern part of the property admeasuring an area of 18650 Sq. Mts. Which is part of the property described in schedule 1 herein above and the same is bounded as under:

Towards North : By part of the same property bearing survey No. 65/0 ;

Towards South : By part of the same property bearing survey No. 65/0 and survey No. 16/3;

Towards East : By survey No. 66 and 67;

Towards West : By part of the same property bearing Survey No. 65/0.

SCHEDULE- IV OF THE PROPERTY

Description of the plot of land

ALL THAT developed plot of land bearing Nos. CC-3 admeasuring an area of 3700 Sq. mtrs. Which is part of the said the property more particularly described in schedule -1 herein above and same is bounded as under:

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Towards North : By reaming part of the said property and area acquired from Cannel;

Towards South : By survey No. 16 and open place;.

Towards East : By Survey No. 66;

Towards West : By Road.

SCHEDULE -V OF THE PLOT HEREBY SOLD

Description of the plot A of the Plot CC-3

ALL THAT PLOT A admeasuring an area of 1500 sq. Mts. bearing plot no. CC-3 (part) bearing survey no. 65/0 (part) of Bordem Village, Bicholim, Goa forming part of the larger property bearing survey no. 65/0 of village Bordem described in schedule 1 above, along with all that remaining FSI of the plot described in Schedule 6 herein above, plot A is bounded as under :

Towards North : 5 meters wide Common Access Road;

Towards South : By survey No. 16 and open place;

Towards East : By Survey No. 66;

Towards North : 6 meters wide internal Road.

D. ENCUMBRANCES:

As per the Nil Encumbrance Certificate dated 11/10/2017 issued by the Sub – Registrar of Bicholim Goa it appears that the said Plot admeasuring 1500 sq. mtrs, surveyed under Survey no. 65/0 situated at Village Bordem is free from any encumbrances and charges from 01/01/2012 to 11/10/2017.

This Certificate is issued after making searches in Book I and the Indexes relating thereof by the said office.

E. POSSESSION:

1. Deed of Sale dated 12/05/2017

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However it is evident from the above document that, the possession of the above mentioned plot better described in the Schedule V above mentioned written is with Shri. Dan Bahadur Singh and Smt. Juhi Indra Bahadur Singh.

F. The following documents to be deposited in original for creation of valid and enforceable mortgage in favour of the Prospective Purchasers.

Sr. No.	Date	Name of Document	Whether Original/ Certified copy/ True copy/ Photocopy
1		Agreement for Sale or Deed of Sale executed between Shri. Dan Bahadur Singh and his wife and Smt. Juhi Indra Bahadur Singh and her husband (VENDOR) and SHANTADURGA BUILDERS AND DEVELOPERS (BUILDER) and the Prospective Purchaser/s .	Original
2		Latest Nil Encumbrance Certificate of the Flat from the Sub Registrar of Bicholim.	Original
3		NOC for Mortgage of the respective Flat from Shri. Dan Bahadur Singh and his wife and Smt. Juhi Indra Bahadur Singh and her husband and SHANTADURGA BUILDERS AND DEVELOPERS .	Original
4		Occupancy Certificate as and when issued by the Bicholim Municipal Council	Photo Copy

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G. CERTIFICATE OF TITLE:

1. On going through all the documents above mentioned I am of the opinion that of Shri. Dan Bahadur Singh and Smt. Juhi Indra Bahadur Singh (Title holder) have a clear and marketable title over the above mentioned Plot better described in the Schedule V above mentioned written .
2. The parties can execute valid Equitable Mortgage in favour of the Bank .
N. A as Project Report.
3. The Property intended to be given by way of mortgage is not subject to any minors claims or any other claims. N. A as Project Report.

Place :Panaji

Date: 04/11/2017




Purushottam R. Karpe
ADVOCATE

Encl:- Receipt dated 13/10 /2017 issued by the Sub Registrar of Bicholim, Goa.

CERTIFICATE TO BE ISSUED BY THE ADVOCATE WHO
SCRUTINISED THE DOCUMENTS

I have gone through the original/copies of the title deeds intended to be deposited relating to the Project known as "Shanta Durga Apartment", Construction of Building 1, consisting 20 Flats, constructed in PLOT A admeasuring an area of 1500 sq. Mts. bearing plot no. CC-3 (part) bearing survey no. 65/0 (part) of Bordem Village, Bicholim, Goa forming part of the larger property bearing survey no. 65/0 of Village Bordem, Tlauka Bicholim, District North Goa, Goa, belongs to **Shri. Dan Bahadur Singh and Smt.-Juhi Indra Bahadur Singh** (Title holder) which shall be offered as security by way of equitable mortgage and that the documents of title referred to above are perfect evidence of title and that if the documents are deposited in the manner required by law, it will satisfy the requirements of creation of equitable mortgage and I further certify that :

1. I have made a search in the land records and do not find any adverse features, which would prevent the title holders from creating a valid

2. I have visited the Registrar/Sub- Registrar's office of Bicholim-Goa on 13/10/2017 and verified the records/details of property belonging to Shri. Dan Bahadur Singh and Smt. Juhi Indra Bahadur Singh (Title holder) .
3. There are no prior mortgages/charges whatsoever as could be seen from the Encumbrance Certificate for the period from 01/01/2012 to 11/10/2017 pertaining to the Plot covered by the abovementioned title documents.
4. There are prior mortgage/charges to the extent which are liable to be cleared.
No
- a) There are claims from minor/s and his /their interest in the property/ies is to the extent of __NIL__ (Specify the share of minor's with name). N.A
- b) The undivided share of the minor/s is __NIL__ (Specify the share of minor/s). N.A
- c) The property is subject to the payment of lease rent (specify the liability that is fastened or could be fastened on the property/ies). N. A.
5. Provisions of Urban Ceiling Act are not applicable. __N.A.__
6. Holding/acquisition is in accordance with the
7. Provision of the land Reforms Act. __N.A.__

OK/-



8. The mortgage if created will be available to the bank for the liability of the intending borrowers **Prospective Purchasers of the respective Flats from the Project .**
9. I certify that title of Shri. Dan Bahadur Singh and Smt. Juhi Indra Bahadur Singh (Title holder) to all that Project known as "Shanta Durga Apartment", Building 1, consisting 20 Flats, constructed in PLOT A admeasuring an area of 1500 sq. Mts. bearing plot no. CC-3 (part) bearing survey no. 65/0 (part) of Bordem Village, Bicholim, Goa forming part of the larger property bearing survey no. 65/0 of Village Bordem, Taluka Bicholim, District North Goa, Goa is good, clear, legal and marketable.

Place : Panaji - Goa

Date : 04/11/2017

Signature of the Advocate

Who scrutinized the title

Deeds/document

(Adv. P. R. Karpe)



Purushottam R. Karpe
ADVOCATE & NOTARY

"Datta Prasad Building", Flat No.1, 3rd floor,
M. G. Road, Panaji, Goa.
Mobile: - 9881245929
purushottamkarpe@gmail.com

ANNEXURE – II
CHECKLIST FOR THE GUIDANCE OF THE ADVOCATES FOR
SUBMISSION OF
LEGAL SCRUTINY REPORT

Sl.No.	Particulars	Remarks
1.	Nature of Title (Ownership/ Leasehold/ Occupancy/ Govt. Grant/ allotments etc.)	Ownership
2.	<p>If Leasehold, Whether</p> <p>a) Lease deed is duly stamped and registered</p> <p>b) Lessee is permitted to mortgage the Leasehold right</p> <p>c) Duration of the Lease/unexpired period of lease</p> <p>d) If, a sub-lease, check the lease deed in favour of Lessee as to whether Lease deed permits sub-leasing and mortgage by sub-lessee also.</p>	N.A.
3.	<p>If Govt. grant/allotment/Lease cum Sale agreement, whether:</p> <p>a) Grant/agreement etc. provides for alienable rights to the mortgagor with or without conditions,</p> <p>b) The mortgagor is competent to create charge on such property.</p>	<p>a) N.A</p> <p>b) N.A</p>
4.	<p>If, Occupancy right, whether</p> <p>a) Such right is heritable and transferable</p>	N.A

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	b) Mortgage can be created.	
5.	a) Whether provisions of Urban Land Ceiling Act applicable / permission obtained. b) Whether NOC under Income Tax Act is required / obtained. c) Whether records with the Registrar of Assurances verified (If applicable).	N.A
6.	Whether there are claims from Minor/s and his/their interest in the property/ies. Specify the share of minor/s with name.	No
7.	In case of Agricultural land, the position regarding creation and enforceability with regard to local laws.	Sanad under Reference no. RB/CNV/BICH/10/2008, dated 01/02/2009 issued by Deputy Collector and S.D.O North Goa.

8.	In case of conversion of Agricultural land for commercial purposes, whether requisite procedure/ permissions complied with / obtained.	N.A
9.	<p>a) In case of partition/settlement deeds, whether original deed is available for deposit. If not the modality/procedure to be followed to create a valid mortgage.</p> <p>b) Whether mutation has been effected and the mortgagor is in possession and enjoyment of his share.</p> <p>c) Whether the partition is valid in law?</p>	<p>a) N.A</p> <p>b) Since date of the execution of the Sale Deed dated 12/05/2017 Shri. Dan Bahadur Singh and Smt. Juhi Indra Bahadur Singh is in possession and enjoyment of Plot - A, admeasuring 1500 sq. mtrs better described in the V here above written. Mutation is not filed by</p>



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		Shri. Dan Bahadur Singh and Smt. Juhi Indra Bahadur Singh c) N.A
10.	<p>a) In case of partnership firm, whether the property belongs to the firm and registered.</p> <p>b) Whether the person/s creating the mortgage has/have the authority to execute on behalf of the firm.</p>	<p>a) No</p> <p>b) N.A</p>
11.	In case of Limited Companies, verify the Borrowing Power Resolution, authority to create mortgage/ execution of documents, any prior charges with ROC, MOA/AOA, provision for common seal etc.	N.A.

12.	In case of Societies / Associations, verify requisite resolutions, bye laws, powers to borrow, encumbrances etc	N.A
13.	In case of POA holder, verify the genuineness of POA and the extent of powers. Whether the POA is properly executed / stamped / authenticated / enforceable as per the Law of the place.	Yes
14.	<p>If the property is a flat / apartment or residential / commercial complex, verify</p> <p>a) Promoter's / Land owner's title to the land/ building.</p> <p>b) Whether the flats are developed by the Land owner or constructed on joint development basis.</p> <p>c) Development agreement / POA</p> <p>d) Extent of Authority of the Developer / Builder</p>	<p>a) Yes</p> <p>b) Land Owner</p> <p>c) N.A.</p> <p>d) Full</p>



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	<p>e) Whether the construction is approved by the competent authority</p> <p>f) Independent title verification of the land or building in question.</p> <p>g) Agreement of sale (duly registered).</p> <p>h) Whether it is a second / subsequent sale</p>	<p>e) Yes</p> <p>f) No</p> <p>g) Yes. Deed of Sale, dated 12/05/2017 is duly registered</p>
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i) Payment of proper stamp duty.
 j) Conveyance in favour of the Society / Condominium concerned.
 k) Occupancy certificate / allotment letter / letter of possession.
 l) Membership details in the Society etc.
 m) Share certificates
 n) NOC from the Society
 o) Latest maintenance charges paid receipt from Society
 p) Whether proportionate share in land is transferred to the mortgagor
 q) Documents evidencing possession such as Telephone Bill, Electricity Bill, Tax paid receipt etc
 r) Other legal requirements under the local / municipal laws with regard to ownership of flats / apartments / building regulations, Society laws etc.

h) N.A

i) Yes

j) N.A. Project is under Construction

K) N.A Project is under Construction.

l) N.A Project is under Construction

m) N.A Project is under Construction

n) N.A Project is under Construction

o) N.A Project is under Construction

p) N.A. as Project Report .

q) N.A Project is under Construction

r)No



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15.	In case of joint family property and mortgage created for family benefit / legal necessity, verify whether major co-parceners have no objection, joined in execution, rights of female members, minor's shares etc.	N.A
16.	Geneological tree is to be drawn up wherever the title has been acquired by succession.	No
17.	Pending litigations / court attachments / injunction / stay orders / acquisition by the Govt / Local authorities etc if any.	No
18.	Any other matters affecting the proposed creation of mortgage not covered elsewhere.	No

Place :Panaji

Date : 04/11/2017




Purushottam R. Karpe
ADVOCATE

NOTE:- The Project known as "Shanta Durga Apartment", consisting 3 Buildings and Consisting 60 Flats (20 Flats in each building) + 10 shops. Since Shri. Dan Bahadur Singh and Smt. Juhi Indra Bahadur Singh have now taken the approvals / permissions / Licenses for Building No. 1, consisting 20 Flats, this Project Report is regarding only for the Building No. 1, consisting 20 Flats.

