

PROFORMA FOR USE

**TITLE REPORT**

Annexure to Information Circular No. 5767

**TITLE SEARCH REPORT (TSR)**

1	I Date of receipt of original title deeds	Name & designation of the official who delivered the original title deeds/documents	Date of delivery of original title deeds/documents along with Title Search report.	Name & designation of the official to whom the original title deeds/documents along with Title Search report is delivered.
	Xerox copy of the documents received on 25/10/2022		02/11/2022	
2.	<b>Name of the Account and details of the Borrower</b>		M/s. Suman Infrastructures a registered partnership firm having registered office at Osia Commercial Arcade, Margao, Goa.	
	<b>Full Description of Property</b>		<b>DESCRIPTION OF THE ENTIRE PROPERTY:</b>  ALL THAT Property denominated as "ZORIVADEAMOLA" (half of the Eastern side) situated at Davorlim, Taluka and Sub district of Salcete District of South Goa, State of Goa which represents half of the eastern side of the property described in the Land Registration Office of Salcete under No. 28, 115 of New Series, enrolled in the Land Revenue Office of Salcete under Matriz No. 35 and presently surveyed under	



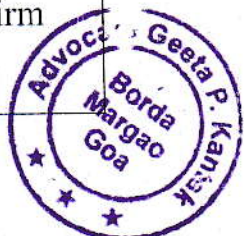
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		<p>Survey No. 21/2 of Davorlim village of Salcete Taluka, having an area of 19,250 sq. mts. and bounded on the east by property of Mariano Colaco and Comunidade of Davorlim on the west by property of same denomination ( half of western side) of Lourenco Colaco and Micael Lima on the north by property of Moina Naique and on the south by water drain.</p> <p style="text-align: center;"><b><u>DESCRIPTION OF THE PLOT</u></b></p> <p>All that plot of land surveyed under No. 21/2C of Davorlim Village of Salcete Taluka under name "Garwamolo" having an area of 2070 sq. mts. being Plot E of the property known as "ZORIVADICHEMMOLA" or "ZORIVADIMOLA " or "ZORIVADEAMOLA" ( half of the eastern side", situated at Davorlim, Salcete, Goa described in detail hereunder, forming an independent and separate property is bounded on the east by property surveyed under Nos. 23/6 and 23/7 on the west by road, on the north and south by remaining part of entire property surveyed under No. 21/2.</p>
3.1	NATURE OF IMMOVEABLE PROPERTY	Non- Agricultural land obtained Conversion Sanad under No. COL/SAL/ SG/

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		CONV.68/2019/13804 dated 16/12/2019 issued by the Collector of SouthGoa, Margao.
3.2	(i) Chalta No (ii) P.T. Sheet No (iii) Land Reg. Office No (iv) Ward No (v) Area No. (vi) Plot No. (vii) Khatha No. (viii) Plot No. (ix) Survey No. (local name of the field as applicable including sub-divisions should be mentioned)	----- ----- 28,115 ----- 2070 Sq. mts ----- ----- ----- 21/2-C "ZORIVADICHEMMOLA" or "ZORIVADIMOLA " or " ZORIVADEAMOLA"
3.3	Number/Identification details as per building map/plan (mention here numbers like flat numbers etc. mentioned as per map/plan in the case of flats/condominium/apartments)	Construction of building in All that plot of land surveyed under No. 21/2C of Davorlim Village of Salcete Taluka under name "Garwamolo" having an area of 2070 sq. mts. being Plot E of the property known as "ZORIVADICHEMMOLA" or "ZORIVADIMOLA " or "ZORIVADEAMOLA" ( half of the eastern side", situated at Davorlim, Salcete, Goa described in detail hereunder, forming an independent and separate property is bounded on the east by property surveyed under Nos. 23/6 and 23/7 on the west by road, on the north and south by remaining part of entire property surveyed under No. 21/2.
3.4	Extent of Property	2070 Sq. mts.
3.5	Name/s of the Owner/s	Land owners :- M/s. Suman Infrastructures, a Registered partnership Firm

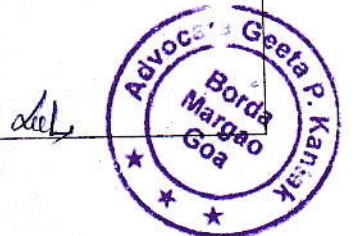


		having registered Office at Osia Commercial Arcade, Margao, Goa by their partners Mrs. Savitri nagesh Devali and Mr. Nagesh Devali as partners.
3.6	<p>Nature of Ownership</p> <ul style="list-style-type: none"> <li>θ Freehold</li> <li>θ Lease hold (mention the residual lease term clearly)</li> <li>θ License</li> <li>θ Undivided Interest (mention the shares)</li> <li>θ Trust Property (mention whether the borrower is a Trustee or beneficiary)</li> <li>θ Assignee/Grantee of Govt.</li> <li>θ Cultivating tenant</li> <li>θ Title only by possession (mention whether adverse possession/or others)</li> <li>θ As a member/share holder of society</li> <li>θ As a mortgagee θ As a servient owner of easement right</li> <li>θ Any other (Please mention the nature of ownership here)</li> </ul>	Free Hold
4.	<p>TRACING OF TITLE</p> <p>Originally property belonged to Mr. Joao Colaco and Joana VAlez alias Joana Vales alias Joana Valez and upon her death said Inventory Proceedings bearing No. 19/87 was initiated in the Comarca Judge of Saclete and Quepem at Margao and subsequently transferred to IInd Addl. Civil Judge, Sr. Division Margao wherein the said entire property was listed under Item No. I wherein the shares of her successors in the assets/estate of said deceased were ascertained and allotted in such shares to said successors.</p> <p>Form the records of Regular Civil Suit No. 28/2014/E it is clear that some of the heirs as co owners of the said property filed a suit for partition under said Regular Civil Suit No. 28/2014/E in the Court of the Civil Judge Junior Division, Margao for partition of the said entire Division Margao for partition of the said entire property and by Judgment and Consent Decree dated 28/04/2014, Ms. Maria Colaco alias Joaquina Maria Colaco was allotted Plot E of the said entire property, having an area of 2070 sq. mts. towards her share.</p> <p>From Survey records it can be seen that said Plot E is now surveyed under No. 21/2-C of Davorlim Village.</p>	

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	<p>From Deed of Sale dated 28/10/2021 registered in the Office of the Sub Registrar of Saclete Margao under No. MGO-1-3413-2021 dated 29/10/2021 it is clear that said Ms. Maria Colaco alias Joaquina Maria Colaco sold and conveyed the said plot to M/s. Suman Infrastructures a registered partnership firm with Mrs. Savitri Nagesh Devli and Mr. Nagesh Devali as partners.</p> <p>Form No. I and XIV of Survey No. 21/2-C of Davorlim Village it is clearly reflected that the said plot is surveyed in the name of said M/s. Suman Infrastructures.</p> <p>Conversion sanad it is clear that the said plot has been already converted for nonagricultural use for construction.</p> <p>From Technical Clearance order read with construction license it is clear that said M/s. Suman Infrastructure have been allowed to construct Row villas.</p>	
5	Title deeds / documents details under which ownership is acquired	
	Name/Nature of Deed	Details like office of the Regn. No & date
First Owner	Mr. Joao Colaco and Joana Valez	
Second Owner	Ms. Maria Colaco alias Joaquina Maria Colaco	
Third Owner	M/s. Suman Infrastructures a registered Partnership Firm represented by its partners Mrs. Savitri Nagesh Devali and Mr. Nagesh Devali.	
6.	<p>1) Nature of encumbrance:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Charge under contract</li> <li><input type="checkbox"/> Mortgage</li> <li><input type="checkbox"/> Negative Lien</li> <li><input type="checkbox"/> Lease/tenancy</li> <li><input type="checkbox"/> Right of Maintenance /reversion</li> <li><input type="checkbox"/> Charge by operation of Law</li> <li><input type="checkbox"/> Preemption rights</li> <li><input type="checkbox"/> Right to specific performance under an agreement to sell</li> <li><input type="checkbox"/> Liens/First Charge under laws</li> </ul>	Nil



	<input type="checkbox"/> Right of reversion to Government <input type="checkbox"/> Lis pendens 2) Name of the person in whose favour encumbrance is subsisting 3) Date on which encumbrance has come into existence.	
7.	View on encumbrance In the case of encumbrance, the advocate should clearly opine as to: <ul style="list-style-type: none"> <li><input type="checkbox"/> How far such an encumbrance would affect the value of the property.</li> <li><input type="checkbox"/> Any permission/approvals are required for the Bank to create security</li> <li><input type="checkbox"/> The extent to which Bank's security would be jeopardized because of encumbrance</li> <li><input type="checkbox"/> Manner and cost of removal of encumbrance</li> </ul>	Nil
8.	Regulatory issues Clearly provide the following details: - <ul style="list-style-type: none"> <li><input type="checkbox"/> Whether the property is affected by Land Ceiling Law</li> <li><input type="checkbox"/> Whether the property is affected by Land fragmentation Law</li> <li><input type="checkbox"/> Whether the property is affected by Forest law</li> <li><input type="checkbox"/> Whether the property is affected by Planning Law</li> <li><input type="checkbox"/> Whether the property is affected by Urban Land Ceiling Law</li> <li><input type="checkbox"/> Whether the property is affected by rent restriction/control Law</li> <li><input type="checkbox"/> Whether the property is affected by Environment Law</li> <li><input type="checkbox"/> Whether the property is affected by user restrictions under Municipal/revenue Law</li> <li><input type="checkbox"/> Any other regulatory issue relating to property such as</li> </ul>	Nil  property is not subject any regulatory issues,



	<p>□ requirement of permission from Development Authority under Law relating to industrial parks</p> <p><u>Advocate has to give a report clearly that property is not subject any regulatory issues, if nothing above is applicable</u></p>	
9.	<p><b>Views on regulatory hurdles</b></p> <p>If the property is affected by regulatory issues, the Advocate has to give a clear view, as to: - Not Applicable</p> <p>□</p>	
10.	<p><b>List of documents/deeds provided to the Advocate and perused by him/her</b></p> <p><b>1. Records of Inventory Proceedings bearing No. 19/87 was initiated in the Comarca Judge of Salcete and Quepem at Margao and Subsequently transferred to IInd Additional Civil Judge Sr. Dn. Court Margao.</b></p> <p>From this document it can be seen that Originally property belonged to Mr. Joao Colaco and Joana VAlez alias Joana Vales alias Joana Valez and upon her death said Inventory Proceedings bearing No. 19/87 was initiated in the Comarca Judge of Saclete and Quepem at Margao and subsequently transferred to IInd Addl. Civil Judge, Sr. Division Margao wherein the said entire property was listed under Item No. I wherein the shares of her successors in the assets/estate of said deceased were ascertained and allotted in such shares to said successors.</p> <p><b>2. Judgment and Consent Decree dated 28/04/2014 passed in suit for partition bearing Regular Civil Suit No. 28/2014/E in the Court of the Civil Judge Junior Division Margao.</b></p> <p>Form this document it can be seen that the records of Regular Civil Suit No. 28/2014/E it is clear that some of the heirs as co owners of the said property filed a suit for partition under said Regular Civil Suit No. 28/2014/E in the Court of the Civil Judge Junior Division, Margao for partition of the said entire Division Margao for partition of the said entire property and by Judgment and Consent Decree dated 28/04/2014, Ms. Maria Colaco alias Joaquina Maria Colaco was allotted Plot E of the said entire property, having an area of 2070 sq. mts. towards her share.</p> <p><b>3. Agreement for Sale dated 28/06/2019 executed between Ms. Maria Colaco alias Joaquina Maria Colaco agreed to sell the plot to M/s. Suman Infrastructures a registered partnership firm with Mrs. Savitri Nagesh Devli and Mr. Nagesh Devali as partners.</b></p> <p>As per this document it can be seen that Ms. Maria Colaco alias</p>	



Joaquina Maria Colaco agreed to sell the plot to M/s. Suman Infrastructures a registered partnership firm with Mrs. Savitri Nagesh Devli and Mr. Nagesh Devali as partners by virtue of Agreement for Sale dated 28/06/2019. The said Agreement for Sale dated 28/06/2019 has been registered in the Office of Sub Registrar of Salcete Margao, Goa under Book 1 Document Registration Number MGO-1-1695-2019 dated 05/07/2019 with regard to the proposed sale of Survey No. 21/2-C of Davorlim Village.

**4. Deed of Sale dated 28/10/2021 registered in the Office of the Sub Registrar of Salcete Margao Goa under No. MGO-1-3413-2021 dated 29/10/2021**

From this document it can be seen that Deed of Sale dated 28/10/2021 registered in the Office of the Sub Registrar of Saclete Margao under No. MGO-1-3413-2021 dated 29/10/2021 it is clear that said Ms. Maria Colaco alias Joaquina Maria Colaco sold and conveyed the said plot to M/s. Suman Infrastructures a registered partnership firm with Mrs. Savitri Nagesh Devli and Mr. Nagesh Devali as partners.

**5. Deed of Partnership dated 13/06/2019 read with Registration Certificate of Firm M/s. Suman Infrastructures under No. MGO-F102-2019 dated 14/06/2019**

As per this document it can be seen that Mrs. Savitri Nagesh Devli and Mr. Nagesh Devali reflected and registered as partners under Firm M/s. Suman Infrastructures which is registered in the Office of Registrars of Firms Salcete Margao Goa under No. MGO-F102-2019 dated 14/06/2019.

**6. Survey records it can be seen that said Plot E is now surveyed under No. 21/2-C of Davorlim Village.**

As per this document it can be seen that Form No. I and XIV of Survey No. 21/2-C of Davorlim Village it is clearly reflected that the said plot is surveyed in the name of said M/s. Suman Infrastructures.

**7. Conversion Sanad bearing No. COL/SAL/SG/CONV/ 68/ 2019/ 13804 dated 16/12/2019 and Conversion Sanad bearing No. SDO-II/SAL/CONV/78/2022/1362 dated 04/10/2022.**

As per this document it can be seen that initially Conversion Sanad bearing No. COL/SAL/SG/CONV/ 68/ 2019/ 13804 dated 16/12/2019 the land Survey No. 21/2-C, Davorlim Village of Salcete has been converted from Agricultural to Non Agricultural it is clear that the said plot has been converted for nonagricultural use for construction. Then





Conversion Sanad bearing No. SDO-II/SAL/CONV/78/2022/1362 dated 04/10/2022 additional 174 sq. mts. have been converted from Agricultural to Non Agricultural by giving 60 F A R.

**8. Technical Clearance order read with construction license it is clear that said M/s. Suman Infrastructure have been allowed to construct Row villas.**

As per this document it can be seen that Office of the Senior Town Planner Town & Country Planning Department South Goa District Office Osia Coomercial Arcade 4<sup>th</sup> Floor 'B' Wing Margao, Goa has issued Technical Clearance order read with construction license it is clear that said M/s. Suman Infrastructure have been allowed to construct Row villas.

**9. N O C issued by Directorate of Health Services Primary Health Centre, Curtorim, Goa.**

As per this document it can be seen that Directorate of Health Services Primary Health Centre, Curtorim, Goa has issued N O C in favour of M/s. Suman Infrastructure have been allowed to construct Row villas from Sanitary point of view for the proposed construction of Villas.

**10. Technical Clearance Order dated nil issued by Senior Town Planner Town & Country Planning Department South Goa District Office Osia Coomercial Arcade 4<sup>th</sup> Floor 'B' Wing Margao, Goa**

As per this document it can be seen that Office of the Senior Town Planner Town & Country Planning Department South Goa District Office Osia Commercial Arcade 4<sup>th</sup> Floor 'B' Wing Margao, Goa has issued Technical Clearance order to M/s. Suman Infrastructure have been allowed to construct Row villas as per application dated 18/05/2022 submitted by the M/s. Suman Infrastructure.

**11. Corrigendum dated 12/10/2022 by Deputy Collector & SDO-II Margao, Goa.**

As per this document it can be seen that Deputy Collector & SDO-II Margao, Goa made Corrigendum dated 12/10/2022 for the Conversion Sanad under No. TPM/0080/CONV/DAVORLIM/21/2-C/2022 dated 14/09/2022 in place of Darmapur the Survey No. 21/2-C of Village Davorlim of Salcete Goa the other contents will remain unchanged.

**12. Construction License No. VPDD/2022-23/CL-20/836 dated 03/08/2022.**

As per this document it can be seen that Secretary Village Panchayat,

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	<p>Davorlim, Dicapale, Salcete, Goa has issued Construction License No. VPDD/2022-23/CL-20/836 dated 03/08/2022 for construction of Residential Row Villas in Survey No. 21/2-C Davorlim Village, Salcete, Goa.</p> <p><b>13. Nil Encumbrance Certificate No. 1363 of 2022 issued by Sub Registrar of Saclete Margao Goa dated 03/08/2022.</b></p> <p>As per this document it can be seen that Sub Registrar of Saclete Margao Goa has issued Nil Encumbrance Certificate No. 1363/2022 for the period from 29/10/2021 to 02/08/2022. There is no encumbrance on the said property. The property is free from any encumbrances. Party may be asked to produce up-to-date Nil Encumbrance Certificate.</p>	
11	<p><b>List of documents found out, while examining the deeds as above and in the search in the offices of registrar/revenue authorities affecting the property and examined : No any other document found.</b></p> <p>Advocate should take out certified copies and examine the same in the case of documents found out by him during examination as above in column 9.</p> <p>Deed of Sale dated 28/10/2021 registered in the Office of the Sub Registrar of Salcete Margao Goa under No. MGO-1-3413-2021 dated 29/10/2021. Certified copy applied from Sub Registrar of Saclete Margao, Goa.</p>	
12	<p><b>List of further documents called for, examined and perused</b> RERA Certificate</p>	
13	<p><b>Whether the documents examined are duly stamped as per the Stamp Act? State Exemptions, if any.</b></p>	<p>It is seen from the photo copies that all the documents are duly stamped as per stamp act and are duly registered as per the Registration Act</p>
14	<p><b>Whether the Registration endorsements are in order</b></p>	<p>It is seen from the photo copies all the documents endorsements are regular ones.</p>
15	<p><b>Certificate of examination</b></p> <p>"This is to certify that I have examined each and every page of the documents required for giving the title clearance certificate and do not find that transactions under the documents sham and fictitious".</p>	
16	<p><b>Certificate of title</b></p> <p>Title Clearance certificate should be as follows: - "This is to certify that the title to the property of the borrower/developer is clear and marketable without any further act on the part of borrower"</p>	



OR

"This is to certify that the title to the property of the borrower /developer is clear and marketable, if the following acts/deeds are done or caused to be done: -

M/s. Suman Infrastructures a registered partnership firm with Mrs. Savitri Nagesh Devli and Mr. Nagesh Devali as partners are the absolute owners of the said property by virtue of Deed of Sale dated 28/10/2021 registered in the Office of the Sub Registrar of Saclete Margao under No. MGO-1-3413-2021 dated 29/10/2021. They are the absolute owners of the said property.

The Construction of Building shall be start and complete under RERA provisions.

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**List of documents to be deposited for creating the mortgage by deposit of title deeds**

1. Original Agreement for Sale dated 28/06/2019 executed between Ms. Maria Colaco alias Joaquina Maria Colaco agreed to sell the plot to M/s. Suman Infrastructures a registered partnership firm with Mrs. Savitri Nagesh Devli and Mr. Nagesh Devali as partners.

2. Original Deed of Sale dated 28/10/2021 registered in the Office of the Sub Registrar of Salcete Margao Goa under No. MGO-1-3413-2021 dated 29/10/2021

3. Certified copy of the Deed of Partnership dated 13/06/2019 read with Registration Certificate of Firm M/s. Suman Infrastructures under No. MGO-F102-2019 dated 14/06/2019

4. Original Survey records it can be seen that said Plot E is now surveyed under No. 21/2-C of Davorlim Village.

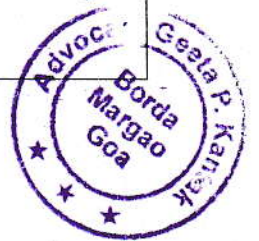
5. Certified copy Conversion Sanad bearing No. COL/SAL/SG/CONV/ 68/ 2019/ 13804 dated 16/12/2019 and Conversion Sanad bearing No. SDO-II/SAL/CONV/78/2022/1362 dated 04/10/2022.

6. Certified copy of the Technical Clearance order read with construction license it is clear that said M/s. Suman Infrastructure have been allowed to construct Row villas.

7. Certified copy of the N O C issued by Directorate of Health Services Primary Health Centre, Curtorim, Goa.

8. Certified copy of the Technical Clearance Order dated nil issued by


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	<p>Senior Town Planner Town &amp; Country Planning Department South Goa District Office Osia Commercial Arcade 4<sup>th</sup> Floor 'B' Wing Margao, Goa</p> <p>9. Certified copy of the Corrigendum dated 12/10/2022 by Deputy Collector &amp; SDO-II Margao, Goa.</p> <p>10. Certified copy Construction License No. VPDD/2022-23/CL-20/836 dated 03/08/2022.</p> <p>11. Original Nil Encumbrance Certificate No. 1363 of 2022 issued by Sub Registrar of Saclete Margao Goa dated 03/08/2022.</p> <p>"This is to certify that the above documents if taken would create valid mortgage by deposit of title deeds"</p>
18	<p>Any other suggestion of advise to protect the security interest of the bank</p> <p>1. Parety may be axked to produce up to date Nil Encumbrance Certificate.</p> <p>2. Bank shall visit Regularly to watch construction project and shall collect report of stage wise construction of building in time as per RERA Certificate..</p>

Thanking you

Yours faithfully

  
Adv. Geeta P. Kantak  
Borda, Margao, Goa

