

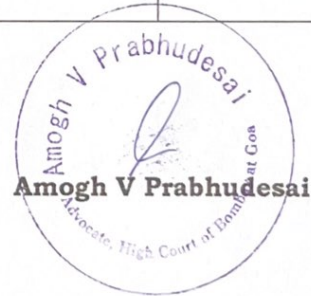
Amogh V Prabhudesai
(LLM)
Advocate

28/07/2023

To,
The Branch Manager
Punjab National Bank
LCB Noida

Sub: Memo of professional fees.

Particulars	Amount
Certified Copy for Mrs Asha Gupta, and Mr Sanjay Gupta – Vision Park Inclusive of Stamp paper and visit to Sub Registrar, Tiswadi, on 20/07. 24/07, 25/07 and 28/07/2023	Rs. 2300/-
Total	Rs. 2300/-



NEFT/RTGS DETAILS
Amogh V Prabhudesai
50100183336031
Hdfc Bank, caranzalem branch
Ifsc: HDFC0000373

Note :

You are requested to send a Crossed Cheque for **Rs. 2300/-** in favour of Adv. Amogh V Prabhudesai along with your payment advice.

PAN BTRPP4527L

CHAMBERS:- G, Ground Floor, Pelican Apartments, Near Church Square, FR. Agnelo Road
Altinho – Panaji, Goa, 403001

Email : Amogh99p@gmail.com Ph: 7875090900

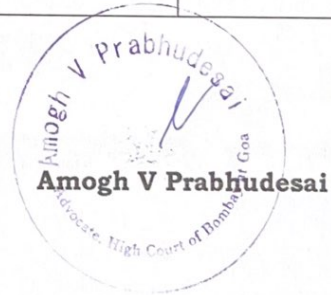
Amogh V Prabhudesai
(LLM)
Advocate

28/07/2023

To,
The Branch Manager
Punjab National Bank
LCB Noida

Sub: Memo of professional fees.

Particulars	Amount
Search Report of Mrs Asha Gupta, and Mr Sanjay Gupta – Vision Park	Rs. 3,750/-
Search Report and Investigation Form T / visit to Sub Registrar, Bardez, and misc)	
Total	Rs. 3,750/-



NEFT/RTGS DETAILS
Amogh V Prabhudesai
50100183336031
Hdfc Bank, caranzalem branch
Ifsc: HDFC0000373

Note :

You are requested to send a Crossed Cheque for Rs. 3,750/- in favour of Adv. Amogh V Prabhudesai along with your payment advice.

PAN BTRPP4527L

CHAMBERS:- G, Ground Floor, Pelican Apartments, Near Church Square, FR. Agnelo Road
Altinho – Panaji, Goa, 403001
Email : Amogh99p@gmail.com Ph: 7875090900

ORIGINAL

FORM "T"

Receipt No. 4263

Serial No.

of documents
application

Date of 20/4/23 *Scanned* 20

Nature of document—

By whom presented—

Received fees as follows

Registration fee

Copy fee $\frac{(\text{folios})}{(\text{sides})}$

Copy fee for endorsements

Postage

Copies or memoranda (Sections 64 to 67)

Searches or inspection

Fines

Section 25

Section 34

Certified copies (Section 57) folios

Other fees and payment

Item (on reverse) No.

“~~1914~~ No.

“ No.

“ No.

“ No.

Total

The $\frac{\text{documents}}{\text{copy}}$ will be ready on and

will be sent by registered post to
delivered at this office

Please send the documents by registered post to the person named hand it over

below:

Presenter:

(P. T. O)

ASPECTS TO BE CONSIDERED

A. PARTICULARS

1. Name of the Borrower v
address :

2. Name of the person offering Mortgage parentage/constitution address :

3. Details of the property to be mortgaged: As per title deed ---

B. INVESTIGATIONS

1. Details of the deeds/documents (including Link Deeds/Parent deeds) to be deposited for creation of the mortgage (with particulars regarding nature of document, date of execution and details of registration)

2. Whether certified copies have been obtained from the Registrar's office.

Yes

3. Whether the documents in hand are compared with the certified copies and whether the documents given raise any doubt or suspicion?	No
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No

4. Whether the registration particulars number & date and page particulars as given in the title deed shown to the counsel tally with the particulars as stated in the records of the registrar's

Yes

Date: 28/07/2023

ANNEXURE – IV

INTERIM REPORT ON TITLE

Reg: Property ie. Flat Bearing no.C-S-3, having built up area of 152.74 sq mts and corresponding Carpet area of 137 sq mts in Block C of Vision Park I along with Parking Slot Cs-3 together with the undivided proportionate share of the plot, Taleigao, Tiswadi, Goa.

Belonging to – Mrs Asha Gupta, and Mr Sanjay Gupta

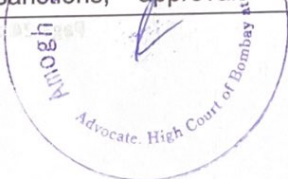
ASPECTS TO BE CONSIDERED	COUNSELS STATEMENT
A. PARTICULARS	Mrs Asha Gupta, and Mr Sanjay Gupta
1. Name of the Borrower with address :	
2. Name of the person offering Mortgage with parentage/constitution and address :	Mrs Asha Gupta, and Mr Sanjay Gupta
3. Details of the property to be mortgaged: As per title deed --- As per present- --	Flat Bearing no.C-S-3, having built up area of 152.74 sq mts and corresponding Carpet area of 137 sq mts in Block C of Vision Park I along with Parking Slot Cs-3 together with the undivided proportionate share of the plot, Taleigao, Tiswadi, Goa.
B. INVESTIGATIONS	
1. Details of the title deeds/documents (including Link Deeds/Parent deeds) to be deposited for creation of the mortgage (with full particulars regarding nature of document, date of execution and details of registration	Agreement for Sale dated 05/02/2008 Deed of Sale dated 14/06/2011
2. Whether certified copies have been obtained from the Registrar's office.	Yes
3. Whether the documents in hand are compared with the certified copies and whether the documents given raise any doubt or suspicion?	No
4. Whether the registration particulars number & date and page particulars as given in the title deed shown to the counsel tally with the particulars as stated in the records of the registrar's	Yes

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(LLM)
Advocate

<p>5. Whether the registration particulars number & date and page particulars as given in the title deed tally with the particulars as stated in the certified copy as obtained from the registrar's office?</p>	<p>Yes</p>
<p>COUNSELLOR'S STATEMENT</p>	<p>ASPECTS TO BE CONSIDERED</p> <p>A. PARTICULARS</p> <p>1. Name of the Borrower with address</p> <p>2. Name of the person offering Mortgage with address</p> <p>3. Details of the property to be mortgaged. As per the deed -</p> <p>As per description -</p> <p>Proportionate share of the plot Talagao, towards</p> <p>Plot Drawing no. S-3 having built up area of 155.71 sq mts and corresponding Carpet area of 137 sq mts in Block C of Vistara Park I along with Plotting Sheet S-3 together with the under de</p> <p>proportionate share of the plot Talagao, towards</p> <p>B. INVESTIGATIONS</p> <p>1. Details of the title documents (including Government deeds) to be deposited for creation of mortgage (with all encumbrances)</p> <p>2. Details of the title documents (including Government deeds) to be deposited for creation of mortgage (with all encumbrances)</p> <p>3. Details of the title documents (including Government deeds) to be deposited for creation of mortgage (with all encumbrances)</p>



6. Whether the photographs of parties as affixed in conveyance deed/ title deed tally with the photograph seen in the certified copy as obtained from the registrar's office?	Yes
7. Whether contents of the as given in the title deed tally verbatim with the contents as stated in the certified copy obtained from the registrar's office? If not, variations be specified. What is its effect?	Yes
8. Whether the property has been mutated in the name of the person offering the mortgage?	The property is a Flat.
9. Whether equitable mortgage can be created at the place where the branch disbursing the loan is situated?	Yes
10. Whether there is any bar under any local law for creation of the mortgage of the property to be mortgaged? (In some States, there are legal restrictions on creation of the mortgage of agricultural property for non- agricultural purposes).	Conversion Sanad has been obtained.
11. Whether there are any restrictions regarding sale of the property to be mortgaged? (In some States, there are restrictions for sale of property to residents outside the State).	No.
12. Whether all the approvals, clearance/ sanctions required for creation of the mortgage have been obtained? If not obtained, what are such sanctions, approvals and	Yes.



clearances yet to be obtained?	
13. Whether the property is ancestral/ or under joint ownership or the minor is having interest in the property? If so, its effect thereof.	No.
14. Whether the property to be mortgaged has been acquired under Land Acquisition Act, 1894?	No.
15. Whether Urban Land Ceiling Act is applicable in the State where the property is located?	No.
16. In case of leasehold property,	



permission/ NOC from the lessor is required for creation of mortgage? Whether permission of the lessor/NOC is obtained?	Not Applicable
17. What is the rate of sharing of unearned income with lessor, in the event of sale of the property?	Not applicable.
18. Whether copy of title deed favoring lessor (other than Govt.) is made available to examine the validity of the lease?	Not applicable
19. Whether terms & conditions given in the lease deed have been complied with? If any condition is violated, effect thereof.	Not applicable
20. Whether any permission of Income Tax Authorities/Assessing Officer is required under the provisions of Income Tax Act for creation of mortgage or any certificate is to be submitted to the Bank to show that no dues are outstanding to the Income Tax Department?	Not Applicable.
21. In respect of agriculture land, whether land is declared surplus or under consolidation of holdings?	Not Applicable
22. Whether certified copies of Revenue Records has been obtained and examined to confirm that no dues are outstanding toward the mortgagor? (Copies of revenue record be submitted to the Bank while submitting the Certificate of Title Investigation)	Yes
23. Whether the Owners Title is Valid, Absolute and Marketable one?	Yes
24. Based on the Documents available, whether the owners title is Saleable?	Yes
25. Based on the documents available, whether the owners title is transferable?	Yes
26. Whether the mortgaged property is enforceable under SARFAESI Act 2002.	Yes Subject to Conditions.

DATE : 28/07/2023

PLACE : Panaji – Goa.

(Amogh V Prabhudesai, Adv)



ANNEXURE - V

CERTIFICATE

REFERENCE NO. ---Amogh V Prabhudesai, Chambers No. G, Ground Floor, Pelican
Apartments, Near Church Square, Altimho, Goa.

ENTRY SERIAL NO. /REGISTER NO.....OF YEAR
(Counsel to give serial no. to the certificate as entered in register of
Searches maintained by him)

DATE: 28/07/2023

The Manager
BO: LCB Noida

Opinion on investigation of title and obtaining of search report in respect of property i.e. Flat
Bearing no.C-S-3, having built up area of 152.74 sq mts and corresponding Carpet area
of 137 sq mts in Block C of Vision Park I along with Parking Slot Cs-3 together with the
undivided proportionate share of the plot, Taleigao, Tiswadi, Goa.

As requested, I have conducted the legal investigation of the title and made a search of
records in the registration office and other offices as required in the matter.

I have answered all the queries in the Special Report which is enclosed. I hereby certify
that the registration particulars - number, date and page particulars etc., as shown in the
original title deed and contents thereof tally with the information as stated in the records
of office of Sub-Registrar/ Registrar of assurances as well as with certified copy of the
title deed, which was obtained by me is enclosed with this certificate.

I further certify that the photograph of previous owner and of intending mortgagor affixed
/seen in the title deed tally with records of registration office as well as certified copy of
the title deed.

Chain of title relating to the property is complete as given in the Annexure hereto.
I have verified, tallied and compared these documents from the record of the office of
Sub-Registrar/Registrar of assurances and also from the records of other appropriate
authorities.

1. Sub-registrar, Bardez - Goa

I shall be liable/responsible, if any loss is caused to the Bank due to negligence on my
part in making the search and Bank has the unqualified right to publish my name for
including in the caution list being maintained by the INDIAN BANKS' ASSOCIATION OR
RESERVE BANK OF INDIA OR ANYOTHER SUCH BODY for circulation amongst
Banks/Financial Institutions.



The search report of which is annexed hereto, conducted by me

I have not given opinion earlier on investigation of title relating to the same

I find following no defects in the title of the person offering mortgage / Collateral

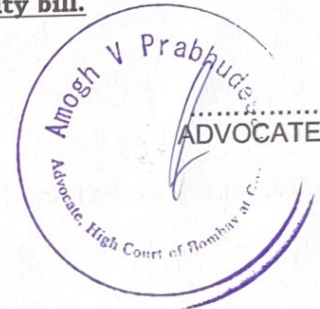
I hereby certify that **Mrs Asha Gupta, and Mr Sanjay Gupta**, have a clear, valid and marketable title over the above said property and he/she is competent to create the mortgage subject to the documents mentioned below being deposited with the bank.

The valid mortgage can be created by deposit of the **following** original title deed. The said title deeds are Original and genuine and are not duplicate or fake as observed by me—

(Give hereunder details of title deeds which are required to be deposited to create equitable mortgage)

1. **Original Document** Agreement dated 15/01/2008
2. **Original Document** Deed of Sale dated 14/06/2011 bearing book I Doc Reg no. PNJ-BK1-01633-2011 CD no PNJD8 on 15/06/2011
3. **Original Latest paid House tax receipts and electricity bill.**

Encl: 1. Interim Report.
2. Chain of Title.
3. Search Report



SEARCH REPORT**Account_ Mrs Asha Gupta, and Mr Sanjay Gupta****BO: LCB Noida****Search report relates to searches made in:**

a) Sub Registrar Office. -, Tiswadi, - Goa

b) Registrar of Companies.

c) Courts. -

d) Other offices : Not Applicable

a) Office of the Co-operative Society.

b) _____ Development Authority.
(DDA/HUDA/and the like)

e) Any other documents

1. Sub Registrar /Registrar Tiswadi, - Goa**2. A personal search was carried out by me for the purpose. Inspection was made at the following sub registrar / offices:-**

a) Office of the Sub – Registrar, Tiswadi, - Goa



The search report disclosed the followings encumbrances:- the Property is already Mortgaged with PNB Bank

3. The Ownership of the property being of a company, search was conducted in the following offices of the registrar of companies: -

The search made out in the office of Registrar of Companies disclosed:-

ROC	INFORMATION
Not Applicable	

4. Inspection of Court records disclosed:

(This may detail Suit pending, Decrees, Attachment before Judgment, Injunction, Appointment of Receiver, Appointment of Liquidator)

Name of Court	Date of Order	Nature of Order
Not Applicable		

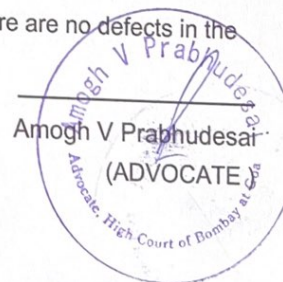
5. Searches made / Inspections carried out in the following offices disclosed : the documents submitted are in order.

Office	Date of search /Inspection	Information
Office of the Sub registrar Tiswadi, - Goa	20/04/2023	Search Receipt.

6. A study of the following documents disclosed:

Details of documents perused	Information

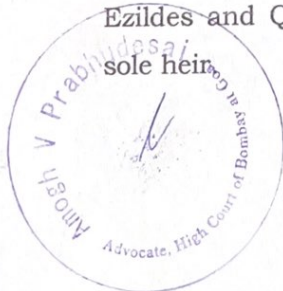
Defects noticed are indicated in the Certificate given by me. -there are no defects in the title of Mrs Asha Gupta, and Mr Sanjay Gupta



Date: 28/07/2023

Chain of Title

1. Description of the flat:- Flat Bearing no.C-S-3, having built up area of 152.74 sq mts and corresponding Carpet area of 137 sq mts in Block C of Vision Park I along with Parking Slot Cs-3 together with the undivided proportionate share of the plot, Taleigao, Tiswadi, Goa.
2. Property: all that plot of land admeasuring 4777 sq mts at Xenem Casana bearing Survey no. 94/3 Village Taleigao, within the limits of the Village Panchayat of Taleigao, Taluka Tiswadi and Registration Sub District of Ilhas, District North Goa, State of Goa which property is neither described in the office of the Land Registrar Ilhas at Panaji nor Enrolled in the Taluka Revenue Office.
3. It appears that the said property was originally owned and in possession of Mr Ciro Silvestre Jose Viegas and his wife Mrs Maria Rosalina Teodosia Caiado, in terms of Deed of Gift dated 04/01/1919, the said property was gifted by Ciro and his wife Maria to Mr Gervasio Marcelino Eusebio Viegas and one half of the said property towards the west was gifted to Artur Ligorio Benedicto D Anunciacao Viegas.
4. Mr Gervasio Marcelino Eusebio Viegas expired leaving behind 5 sons viz. a. Ciro Silvester Jose Viegas, b. Rapaz Nascido Morto, c. Francisco Viegas, d. Claudio Jose Francisco Loureto Viegas and e. Anibal Minguel do Rosario Viegas and 2 daughters a. Ezildes Maria L R Viegas and Qtilia R Lourdes Viegas.
5. Ciro Silvester Jose Viegas and Francisco Viegas expired at a young age, Anibal Vegas expired on 29/07/1970 as a bachelor and Ms Ezildes and Qtilia expired as spinsters leaving Gervasio as their sole heir.



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6. Upon death of Claudio a Deed of Succession dated 20/04/2005 bearing reg no. 686 at page 1 onwards wherein it was recorded as the sole heir is his wife Florie and 5 children and their spouses.

7. Deed of Sale dated 04/08/2006 was executed between Florie Pinto and her children and their spouses viz Irene Viegas married to Antonio Alvares, Philomena Viegas, Spinster, Miguel Viegas and his wife Anita, Mariana Viegas and her husband Sail Furtado and Rosalina and her husband Minguel Rufino Monteiro as vendors sold the property to M/s Vision Enterprises.

8. Agreement dated 15/01/2008 M/s Vision Enterprises agreed to sell to the borrowers the said flat

9. The said Project obtained Construction License dated 03/04/2007 Completion Certificate dated 01/06/2009. NOC of Health dated 26/06/2009 and Part Occupancy dated 15/09/2009 and the said flat was granted House no. 23/419/35.(details obtained from Part Occupancy Certificate)

10. Deed of Sale dated 14/06/2011 bearing book I Doc Reg no. PNJ-BK1-01633-2011 CD no PNJD8 on 15/06/2011 was entered into between M/s Vision Enterprises and Sanjay Gupta and Asha Gupta.

11. Sanjay Gupta and Asha Gupta. Thus are absolute owners in possession of the said flat, the said Flat is mortgaged with PNB Bank

Amogh V Prabhudesai
Advocate