

To  
Maha RERA  
Housefin Bhavan  
Plot No. C – 21  
Bandra Kurla Complex  
Bandra (East), Mumbai 400 051

### LEGAL TITLE REPORT AND CERTIFICATE

Sub: Title clearance report in respect to all that piece and parcel of portion of land an area admeasuring 50,200 square meters out of (i) 04 Hectares 07 Ares i.e. 40,700 square meters bearing Survey No. 46 Hissa No. 1A, (ii) 00 Hectares 40 Ares i.e. 4,000 square meters bearing Survey No. 46 Hissa No. 2 and (iii) 00 Hectares 55 Ares i.e. 5,500 square meters bearing Survey No. 46 Hissa No. 4, situate at Village Mundhwa, Taluka Pune City, District Pune ("**Properties**"). The project land admeasuring 26,059.32 square meters forms part of the Properties (said "**Project Land**").

1. We have investigated the ownership rights of Godrej Properties Limited ("**Godrej**") in respect of the Properties more particularly described in this Memo based on the documents provided to us and have to state as follows:

**(1) Description of the Properties:**

All that piece and parcel of portion land admeasuring 50,200 square meters out of ((i) 04 Hectares 07 Ares i.e. 40,700 square meters bearing Survey No. 46 Hissa No. 1A, (ii) 00 Hectares 40 Ares i.e. 4,000 square meters bearing Survey No. 46 Hissa No. 2, and (iii) 00 Hectares 55 Ares i.e. 5,500 square meters bearing Survey No. 46 Hissa No. 4, situate at Village Mundhwa, Taluka Pune City, District Pune. The project land admeasuring 26,059.32 square meters forms part of the Properties (said "**Project Land**").

**(2) The Documents pertaining to the Property:**

- (i) Sale Deed dated January 19, 1989 registered at Serial No. 1073 of 1989;
- (ii) Sale Deed dated January 6, 1996 registered at Serial No. 195 of 1996;
- (iii) Confirmation/Consent Deed dated January 6, 1996 registered at Serial No. 196 of 1996;
- (iv) Development Agreement dated April 25, 2005 registered at Serial No. 2565 of 2005;
- (v) Power of Attorney dated April 25, 2005 registered at Serial No. 2566 of 2005;
- (vi) Sale Deed dated September 27, 2005 registered at Serial No. 5683 of 2005;
- (vii) Sale Deed dated September 27, 2005 registered at Serial No. 5684 of 2005;
- (viii) Sale Deed dated August 30, 2005 registered at Serial No. 5067 of 2005;
- (ix) Sale Deed dated August 30, 2005 registered at Serial No. 5054 of 2005;



- (x) Sale Deed dated August 10, 2005 registered at Serial No. 5064 of 2005;
- (xi) Development Agreement dated December 27, 2007 registered at Serial No. 2498 of 2008;
- (xii) Power of Attorney dated May 5, 2008 registered at Serial No. 4710 of 2008;
- (xiii) Deed of Declaration and Confirmation dated April 5, 2008 registered at Serial No. 2651 of 2008;
- (xiv) Deed of Confirmation dated January 1, 2008 registered at Serial No. 12 of 2009;
- (xv) Sale Deed dated March 25, 2008 registered at Serial No. 2929 of 2008;
- (xvi) Sale Deed dated December 6, 2013 registered at Serial No. 9997 of 2013;
- (xvii) Sale Deed dated August 30, 2013 registered at Serial No. 6679 of 2013;
- (xviii) Sale Deed dated August 31, 2018 registered at Serial No. 7632 of 2018;
- (xix) Deed of Conveyance dated December 31, 2021 registered at Serial No. 20767 of 2021;
- (xx) Agreement for Sell dated March 31, 2022 registered at Serial No. 10924 of 2022;
- (xxi) Sale Deed dated May 18, 2022 registered at Serial No. 10925 of 2022;
- (xxii) Power of Attorney dated May 18, 2022 registered at Serial No. 10932 of 2022;
- (xxiii) Deed of Conveyance dated October 21, 2022 registered at Serial No. 18882 of 2022;
- (xxiv) Deed of Conveyance dated November 4, 2022 registered at Serial No. 23236 of 2022;
- (xxv) Deed of Conveyance dated November 7, 2022 registered at Serial No. 23264 of 2022;
- (xxvi) Letter bearing no. 1128/2024 dated April 23, 2024 issued by the City Survey Officer, Pune;
- (xxvii) Sale Deed dated September 9, 1983 registered at Serial No. 6004 of 1983;
- (xxviii) Sale Deed dated July 29, 2004 registered at Serial No. 4639 of 2004;
- (xxix) Sale Deed dated November 22, 2004 registered at Serial No. 7259 of 2004;
- (xxx) Sale Deed dated July 7, 2017 registered at Serial No. 5898 of 2017;
- (xxxi) Release Deed dated December 27, 2018 registered at Serial No. 10238 of 2018;
- (xxxii) Deed of Conveyance dated March 25, 2021 registered at Serial No. 4116 of 2021;
- (xxxiii) Power of Attorney dated March 25, 2021 registered at Serial No. 4117 of 2021;
- (xxxiv) Deed of Declaration and Indemnity dated March 25, 2021(notarized);
- (xxxv) Deed of Declaration and Indemnity dated March 25, 2021 (notarized);
- (xxxvi) Assignment Agreement dated June 7, 2022;
- (xxxvii) Application under Order 1 Rule 10 (2) read with Order 6 Rule 17 of the Code of Civil Procedure, 1908; and
- (xxxviii) Notice dated January 13, 2025.

**(3) 7/12 Extract:**

Extract of the 7/12 in respect of the Properties issued by the concerned authority.

**(4) Search Report:**



Search Reports dated March 1, 2023 issued by Kailash M. Thorat, Advocate, and Search Reports dated July 11, 2023, June 13, 2024, and February 6, 2025 issued by Simply Cersai.

2. On perusal of the above-mentioned documents and all other documents pertaining to the title of the Properties, we are of the opinion that subject to the aforesaid and the outcome of the pending litigations, as mentioned in **Annexure "A"**, Godrej Properties Limited has a clear and marketable title in respect of the Properties.

**Owner of the Properties:**

Godrej Properties Limited

3. The report reflecting the flow of title in respect of the Properties is enclosed herewith as **Annexure "A"** hereto.

Dated this 27<sup>th</sup> day of October, 2025.

  
DSK Legal 

Encl.: Annexure "A"

**Annexure "A"**  
**Flow of title in respect of the Property**

**PART "A"**

**First Property**

- Re:** All that piece and parcel of land admeasuring 4 Hectares 7 Ares including (3 Ares *potkharab*) Survey No. 46 Hissa No. 1A situate at Village Mundhwa, Taluka Pune City, District Pune.
- Prior to the year 1987, the property bearing Survey No. 46 Hissa No. 1 admeasuring 6 Hectares 16 Ares came to be recorded in the name of Chintaman Vasudev Bhat, Shripad Hari Bhatt, Digambar Hari Bhatt, Vishwanath Krishnarao Bhatt, and Ashok Trivikram Bhatt.
  - Mutation Entry No. 4063 dated July 9, 1987 records that by and under a Sale Deed dated May 25, 1987 Chintaman Vasudev Bhat alongwith the consent of (i) Suresh Chintaman Bhat; (ii) Ramesh Chintaman Bhat; and (iii) Jagadish Chintaman Bhat sold, transferred, conveyed and assigned all his right, title and interest in the portion of the property bearing Survey No. 46 Hissa No. 1 admeasuring 65 Ares in favour of Kisan Trimbakrao Shirsikar, for the consideration and on the terms and conditions contained therein. It further records that the property bearing Survey No. 46 Hissa No. 1 came to be sub divided, as recorded hereinbelow.

Survey No.	Area	Owner
46/1	5 Hectares 51 Ares	Chintaman Vasudev Bhat and others
46/3	65 Ares	Kisan Trimbakrao Shirsikar

***Comment:***

*The present Memo only pertains to Survey No. 46 Hissa No. 1.*

- Mutation Entry No. 4152 dated January 18, 1989 records that pursuant to the Order dated December 2, 1988, passed by the Tehsildar Pune City, the name of Vitthal Shankar Girme came to be recorded as tenant in respect of portion of property admeasuring 2 Hectares 80 Ares.

***Comment:***

*Manohar Shripad Bhat and others filed a Regular Civil Suit No. 2559 of 1986 before the Hon'ble Civil Judge Senior Division, Pune against Vitthal Shankar Girme for permanent injunction and other reliefs. Further, the consent terms were filed in the aforesaid suit and the suit was disposed off. Pursuant to the order dated June 21, 1995 the name of Vitthal Shankar Girme came to be deleted form the 7/12 extract.*



- By and under a Sale Deed dated January 19, 1989 registered at Serial No. 1073 of 1989 Ashok Trivikram Bhat alongwith the consent of (i) Kishore Ashok Bhat; (ii) Hemant Ashok Bhat; and (iii) Sunil Ashok Bhat sold, transferred, conveyed and assigned all his right, title and interest in portion of the property bearing Survey No. 46 Hissa No. 1 admeasuring 1 Hectare 13 Ares alongwith the access road and the right to fetch water in favour of Usha Shriranga Salvi, for the consideration and on the terms and conditions contained therein. It further records that by and under an Agreement to Sell dated July 27, 1988 Vendor agreed to sell, transfer, convey and assign all his right title and interest in portion of the property bearing Survey No. 46 Hissa No. 1 admeasuring 1 Hectare 13 Ares in favour of the Purchaser. Mutation Entry No. 4240 dated November 10, 1989 confirms the same. It further records that the property bearing Survey No. 46 Hissa No. 1 came to be sub divided, as recorded hereinbelow.

Survey No.	Area	Owner
46/1	4 Hectares 38 Ares	Ashok Trivikram Bhat and others
46/4	1 Hectare 13 Ares	Usha Shriranga Salvi

It further appears that the name of Ashok Trivikram Bhat came to be erroneously deleted from the occupants column. The same came to be reinstated vide Mutation Entry No. 5843, which is recorded hereinbelow, separately.

- Mutation Entry No. 4466 dated July 14, 1992 records that Ravindra Digambar Bhat died on November 19, 1991 leaving behind no legal heir and/or representative.
- Mutation Entry No. 5164 dated March 26, 1996 records that Anusaya *alias* Anuradha Shashikant Raste died on September 13, 1977 leaving behind her following heirs and legal representatives:

Son : Nitin Shashikant Raste; and  
Widower : Shashikant Sitaram Raste

It further records that only the name of Nitin Shashikant Raste came to be recorded in the other rights column.

- By and under a Sale Deed dated January 6, 1996 registered at Serial No. 195 of 1996 Vasudha Vasant Joglekar sold, transferred, conveyed and assigned her right, title and interest in portion of the property bearing Survey No. 46 Hissa No. 1 admeasuring 5 Ares in favour of (i) Pravin B. Raison; (ii) Deepak K. Bumb; (iii) Suhas K. Lunkad, for the consideration and on the terms and conditions contained therein.

**Comment:**

*Mutation Entry No. 5836 dated November 6, 1997 records the same. However, the same came to be cancelled. Further, Mutation Entry No. 6652 dated February 2, 2000 records the same which came to be cancelled. Subsequently, Mutation Entry No. 10294 dated June 25, 2009 confirms the same.*

- By and under a Confirmation/Consent Deed dated January 6, 1996 registered at Serial No. 196 of 1996 Sunil Vasant Joglekar confirmed the Sale Deed dated January 6, 1996 registered at Serial No. 195 of 1996 executed in favour of (i) Pravin B. Raisoni; (ii) Deepak K. Bumb; (iii) Suhas K. Lunkad. It appears that, Sunil Vasant Joglekar is the son of Vasudha Vasant Joglekar.
- Mutation Entry No. 5843 dated November 17, 1997 records that pursuant to the order dated August 30, 1997 passed by the Tehsildar Pune City, and the order dated March 12, 1973 the portion of the property bearing Survey No. 46 Hissa No. 1 admeasuring 31 Ares came to be acquired by Railway. Accordingly, the property bearing Survey No. 46 Hissa No. 1 came to be sub divided as recorded hereinbelow:

Survey No.	Area	Owner
46/1	4 Hectares 7 Ares	Chintaman Vasudev Bhat and others
46/1/2	31 Ares	Railway

Further, the earlier Aanewari of the captioned property came to be cancelled and new Aanewari became applicable as recorded hereinbelow:

Sr. No.	Owner	Aanewari		Area
		Earlier	Rectified	
1.	Chintaman Vasudev Bhat	2 Aana 4 Pai	9 Pai	17.88 Ares
2.	Manohar Shripad Bhat	3 Aana 5 Pai	4 Aana 11 Pai	1 Hectare 24.75 Ares
3.	Bal Digambar Bhat and others	3 Aana 5 Pai	4 Aana 11 Pai	1 Hectare 24.75 Ares
4.	Arun Vishwanath Bhat and others	3 Aana 5 Pai	4 Aana 11 Pai	1 Hectare 24.75 Ares
5.	Ashok Trivikram Bhat and others	-	6 Pai	11.87 Ares

On perusal of the 7/12 extract, it appears that on acquisition of land by the Railway, the area admeasuring 3 Ares *potkharab* was not considered while rectifying the Aanewari. It further appears that, each branch of the Bhat family has considered that *potkharab* of 3 Ares is distributed in equal ratio i.e. 0.6 Ares per branch and the documents have been executed accordingly.

It further records that the remark of "Area admeasuring 5 Gunthas to be acquired by Bhairoba Pumping" recorded in the other rights column came to be deleted and the name of Ashok Trivikram Bhat came to be reinstated which was erroneously deleted from the 7/12 extract vide Mutation Entry No. 4240 recorded hereinabove.

- Mutation Entry No. 6264 is not available for our perusal.

- Mutation Entry No. 6723 dated March 7, 2000 records that Shobhana Vishwanath Bhat died on March 1, 1997 leaving behind her following legal heirs and representatives:

Sons : Arun Vishwanath Bhat; and  
Vijay Vishwanath Bhat;  
Daughters : Vasudha Vasant Joglekar;  
Meena Ramchandra Patwardhan; and  
Jayashree Manohar Nene

- Mutation Entry No. 6724 dated March 7, 2000 records that Shribai Digambar Bhat died on April 7, 1999 leaving behind her following legal heirs and representatives:

Sons : Bal Digambar Bhat;  
Harishchandra Digambar Bhat;  
Madhav Digambar Bhat;  
Arvind Digambar Bhat; and  
Bhalchandra Digambar Bhat; and  
Grandson : Nitin Shashikant Raste

- It further records that the names of aforesaid legal heirs and representatives came to be recorded in the other rights column.

- Mutation Entry No. 8220 dated October 25, 2004 records that pursuant to the Order dated October 21, 2004 passed by the Tehsildar Pune City, certain modifications came to be carried out in the 7/12 extract. Accordingly, the property bearing Survey No. 46 Hissa No. 1 came to be recorded as Survey No. 46 Hissa No. 1A admeasuring 4 Hectares 7 Ares.

- Mutation Entry No. 8291 dated January 29, 2005 records that Harishchandra Digambar Bhat died on May 21, 2003 leaving behind his following legal heirs and representatives:

Son : Aniruddha Harishchandra Bhat (deceased);  
Daughter : Arundhati Vinayak Gokhale;  
Daughter in law : Vrunda Aniruddha Bhat; and  
Widow : Rajashri Harishchandra Bhat

- By and under a Development Agreement dated April 25, 2005 registered at Serial No. 2565 of 2005 (i) Pravin Bansilal Raison; (ii) Deepak Kachradas Bumb; and (iii) Suhas K. Lunkad granted development rights portion of the property bearing Survey No. 46 Hissa No. 1 admeasuring 5 Ares in favour of Rishabh Construction through its partners (i) Jugraj H. Palresha; and (ii) Vilas T. Palresha, for the consideration and on the terms and conditions contained therein.

- By and under a Power of Attorney dated April 25, 2005 registered at Serial No. 2566 of 2005 (i) Pravin Bansilal Raison; (ii) Deepak Kachradas Bumb; and (iii) Suhas K. Lunkad granted various powers in respect of portion of the property bearing Survey No. 46 Hissa No. 1 admeasuring 5 Ares in favour of Rishabh Construction through its partners (i) Jugraj H. Palresha; and (ii) Vilas T. Palresha, on the terms and conditions contained therein.



- Mutation Entry No. 8558 dated December 1, 2005 records that Chintaman Vasudev Bhat died on January 3, 1997 leaving behind his following legal heirs and representatives:

Sons : Suresh Chintaman Bhat;  
Ramesh Chintaman Bhat; and  
Jagadish Chintaman Bhat

**Comment:**

*Chintaman Vasudev Bhat was entitled to 17.88 Ares and potkharab of 0.6 Ares collectively admeasuring 18.48 Ares. Accordingly, his legal heirs dealt with their entitlement as follows:*

- By and under a Sale Deed dated September 27, 2005 registered at Serial No. 5683 of 2005 (i) Suresh Chintaman Bhat; (ii) Sarita Suresh Bhat; (iii) Rajendra Suresh Bhat; (iv) Kalyani Prasad Apte; (v) Ramesh Chintaman Bhat; (vi) Rajani Ramesh Bhat; (vii) Atul Ramesh Bhat [for himself and as natural guardian, father, for (i) Ketaki Atul Bhat; and (ii) Aarti Atul Bhat]; (viii) Kirti Atul Bhat; (ix) Pranita Prakash Gadre; (x) Jagadish Chintaman Bhat; (xi) Anuradha Jagadish Bhat; and (xii) Pallavi Sanjay Mehera alongwith the consent of Rishabh Construction represented through its partners (i) Jugraj Himmatmal Palresha; (ii) Vilas Thanmal Palresha; (iii) Kunal Pradip Raison; (iv) Piyush Pravin Raison; (v) Jitendra Jugraj Palresha; and (vi) Ujwala Vilas Palresha sold, transferred, conveyed and assigned all their right, title and interest in the property bearing Survey No. 46 Hissa No. 1A admeasuring 8 Ares in favour of (i) Rupali Jitendra Palresha; and (ii) Ujwala Vilas Palresha, for the consideration and on the terms and conditions contained therein. Mutation Entry No. 8559 dated December 1, 2005 confirms the same.
- By and under a Sale Deed dated September 27, 2005 registered at Serial No. 5684 of 2005 (i) Suresh Chintaman Bhat; (ii) Sarita Suresh Bhat; (iii) Rajendra Suresh Bhat; (iv) Kalyani Prasad Apte; (v) Ramesh Chintaman Bhat; (vi) Rajani Ramesh Bhat; (vii) Atul Ramesh Bhat [for himself and as natural guardian, father, for (i) Ketaki Atul Bhat; and (ii) Aarti Atul Bhat]; (viii) Kirti Atul Bhat; (ix) Pranita Prakash Gadre; (x) Jagadish Chintaman Bhat; (xi) Anuradha Jagadish Bhat; and (xii) Pallavi Sanjay Mehera alongwith the consent of Rishabh Construction represented through its partners (i) Jugraj Himmatmal Palresha; (ii) Vilas Thanmal Palresha; (iii) Kunal Pradip Raison; (iv) Piyush Pravin Raison; (v) Jitendra Jugraj Palresha; and (vi) Ujwala Vilas Palresha sold, transferred, conveyed and assigned all their right, title and interest in the property bearing Survey No. 46 Hissa No. 1A admeasuring 10.47 Ares in favour of Payal Pravin Raison, for the consideration and on the terms and conditions contained therein. Mutation Entry No. 8560 dated December 1, 2005 confirms the same.

**Comment:**

*Bal Digambar Bhat and others (legal heirs of Digambar Hari Bhat) were entitled to 1 Hectare 24.75 Ares and potkharab of 0.6 Ares collectively admeasuring 1 Hectare 25.36 Ares. They dealt with their entitlement as follows:*

- By and under a Sale Deed dated August 30, 2005 registered at Serial No. 5067 of 2005 (i) Bal Digambar Bhat; (ii) Chandrashekhar Bal Bhat [for himself and as natural guardian, father, for (i) Ameya Chandrashekhar Bhat; and (ii) Shree Chandrashekhar Bhat]; (iii) Shailesh Bal Bhat [for self and as natural guardian, father, for Shravani Shailesh Bhat]; (iv) Rajashree Harishchandra Bhat; (v) Vrunda Aniruddha Bhat through constituted attorney Rajashree Harishchandra Bhat; (vi) Arundhati Vinayak *alias* Prasad Gokhale; (vii) Madhav Digambar Bhat; (viii) Dhananjay Madhav Bhat; (ix) Manjiri Motepatil; (x) Arvind Digambar Bhat; (xi) Ajit Digambar Bhat [for himself and as natural guardian, father, for Sharwari Ajit Bhat]; (xii) Bhalchandra Digambar Bhat; (xiii) Sanjay Bhalchandra Bhat through constituted attorney Bhalchandra Bhat; (xiv) Amol Bhalchandra Bhat; and (xv) Nitin Shashikant Raste [for himself and as natural guardian, father, for Aditya Nitin Raste] through constituted attorney Ragini Bal Bhat sold, transferred, conveyed and assigned all their rights, title and interests in portion of the property bearing Survey No. 46 Hissa No. 1A admeasuring 1 Hectare 25.36 Ares in favour of Rishabh Co-Operative Housing Society Limited, represented through its Chairman Jugraj H. Palresha and its Secretary Vilas T. Palresha for the consideration and on the terms and conditions contained therein. Mutation Entry No. 8561 dated December 1, 2005 confirms the same.

**Comment:**

*Manohar Shripad Bhat was entitled to 1 Hectare 24.75 Ares and potkharab of 0.6 Ares collectively admeasuring 1 Hectare 25.36 Ares. He dealt with his entitlement as follows:*

- By and under a Sale Deed dated August 30, 2005 registered at Serial No. 5054 of 2005 Manohar Shripad Bhat through his constituted attorney Mrinalini Manohar Bhat sold, transferred, conveyed all his right, title and interest in the property bearing Survey No. 46 Hissa No. 1/A admeasuring 1 Hectare 25.36 Ares in favour of Rishabh Co-Operative Housing Society Limited, represented through its Chairman Jugraj H. Palresha and its Secretary Vilas T. Palresha, for the consideration and on the terms and conditions contained therein. Mutation Entry No. 8562 dated December 1, 2005 confirms the same.

**Comment:**

*Arun Vishwanath Bhat and others (legal heirs of Vishwanath Bhat) were entitled to 1 Hectare 24.75 Ares and potkharab of 0.6 Ares collectively admeasuring 1 Hectare 25.36 Ares out of which Vasudha Vasant Joglekar had already dealt with 5 Ares. Thereafter, the heirs of Vishwanath Bhat dealt with their entitlement as follows:*

- By and under a Sale Deed dated August 10, 2005 registered at Serial No. 5064 of 2005 (i) Arun Vishwanath Bhat; (ii) Yogesh Arun Bhat; (iii) Yogita Arun Bhat; (iv) Vijay Vishwanath Bhat; (v) Rajesh Vijay Bhat; (vi) Manisha Vijay Bhat; (vii) Jayashree Manohar Nene; (viii) Sachin Ramchandra Patwardhan; (ix) Kanchan Madhav Mehandale; and (x) Vaishali Uday Sapre sold, transferred, conveyed and assigned all their right, title and interest in the property bearing Survey No. 46 Hissa No. 1A admeasuring 1 Hectare 20.35 Ares in favour of Rishabh Co-operative Housing Society Limited represented through its Chairman Jugraj H. Palresha and its Secretary, Vilas T. Palresha for the consideration and on the terms and



conditions contained therein. Mutation Entry No. 8563 dated December 1, 2005 confirms the same.

- Mutation Entry No. 8707 dated April 10, 2006 records that Ashok Trivikram Bhat died on January 23, 1995 leaving behind his following legal heirs and representatives:

Sons : Kishor Ashok Bhat;  
Hemant Ashok Bhat; and  
Sunil Ashok Bhat;  
Widow : Usha Ashok Bhat

- By and under a Development Agreement dated December 27, 2007 registered at Serial No. 2498 of 2008 Rishabh Co-operative Housing Society Limited represented through its Chairman Jugraj H. Palresha and its Secretary, Vilas T. Palresha alongwith the consent of (i) Dilip Rupchand Runwal; (ii) Shobha Dilip Runwal; (iii) Aarti Dilip Runwal; (iv) Kalawati Chandrakant Davda; (v) Chandrakant Madhavji Davda; (vi) Piyush Pravin Raioni; (vii) Payal Pravin Raioni; (viii) Chaitanya Kantilal Raioni; (ix) Kantilal Balchand Raioni; (x) Jugraj Himmatmal Palresha; (xi) Jeetendra Jugraj Palresha; (xii) Sejal P. Parakh; (xiii) Sampatlal Motilal Oswal; (xiv) Amit Sampatlal Oswal; (xv) Tejraj Himmatmal Palresha; (xvi) Santosh T. Palresha; (xvii) Kamlabai Palresha; (xviii) Vimalbai K. Nimani; (xix) Swati Prafulla Gaikwad; (xx) Vilaskumar Thanmal Palresha; (xxi) Bhushan Vilaskumar Palresha; (xxii) Nilesh Vilaskumar Palresha; (xxiii) Deepmala Sachin Chajed; (xxiv) Mansuklalji Amrutchand Dungarwal; (xxv) Meghnath Mansuklalji Dungarwal; (xxvi) Santosh Lalchand Dudhediya; (xxvii) Naupatlal Hastimal Palresha; (xxviii) Vishal Naupatlal Palresha; (xxix) Rajendra Bastimalji Chordiya; and (xxx) Nimesh Chandrakant Davda granted development rights in portion of the captioned property admeasuring 3 Hectares 71.07 Ares in favour of Rishabh Construction its partner Jeetendra J. Palresha, for the consideration and on the terms and conditions contained therein.
- By and under a Power of Attorney dated May 5, 2008 registered at Serial No. 4710 of 2008 Rishabh Co-operative Housing Society Limited represented through its Chairman Jugraj H. Palresha granted various powers in respect of the portion of the captioned property admeasuring 3 Hectares 71.07 Ares in favour of (i) Jeetendra J. Palresha; (ii) Bhushan V. Palresha; and (iii) Piyush Pravin Raioni as partners of Rishabh Construction, on the terms and conditions contained therein.
- By and under a Deed of Declaration and Confirmation dated April 5, 2008 registered at Serial No. 2651 of 2008, Vasudha Vasant Joglekar confirmed the Sale Deed dated August 10, 2005 registered at Serial No. 5064 of 2005 executed in favour of Rishabh Co-Operative Housing Society Limited represented through its Chairman/Secretary, Vilas Palresha, for the consideration and on the terms and conditions contained therein.
- By and under a Deed of Confirmation dated January 1, 2008 registered at Serial No. 12 of 2009 Vasudha Vasant Joglekar confirmed the Sale Deed dated August 10, 2005 registered at Serial No. 5064 of 2005 executed in favour of Rishabh Co-Operative Housing Society Limited represented through its Chairman/Secretary, Vilas Palresha, for the consideration and on the terms and conditions contained therein.



**Comment:**

*On perusal of the aforesaid deed, it appears that the Deed of Confirmation erroneously records the date as January 1, 2008 instead of January 1, 2009. On perusal of the Index II, the date of execution of the document is recorded as January 1, 2009.*

- Mutation Entry No. 10273 dated June 11, 2009 records that pursuant to the order dated June 11, 2009 passed by the Tehsildar Pune City, and the Mutation Entry Nos. 8559 and 8563, the names of (i) Ramesh Chintaman Bhat; (ii) Suresh Chintaman Bhat; (iii) Jagadish Chintaman Bhat; (iv) Bal Digambar Bhat; (v) Arundhati Vinayak Gokhale; (vi) Rajashree Harishchandra Bhat; (vii) Vrunda Aniruddha Bhat; (viii) Madhav Digambar Bhat; (ix) Arvind Digambar Bhat; (x) Bhalchandra Digambar Bhat; (xi) Nitin Shashikant Raste; (xii) Manohar Shripad Bhat; (xiii) Arun Vishwanath Bhat; (xiv) Vijay Vishwanath Bhat; (xv) Jayashree Manohar Nene; (xvi) Meena Ramchandra Patwardhan; (xvii) Sachin Ramchandra Patwardhan; (xviii) Mohan Madhav Mehendale; and (xix) Vaishali Uday Sapre came to be deleted from the 7/12 extract.
- By and under a Sale Deed dated March 25, 2008 registered at Serial No. 2929 of 2008 (i) Usha Ashok Bhat; (ii) Kishor Ashok Bhat; (iii) Hemant Ashok Bhat; and (iv) Sunil Ashok Bhat sold, transferred, conveyed and assigned all their right, title and interest in the portion of the property bearing Survey No. 46 Hissa No. 1A admeasuring 12.46 Ares in favour of Piyush Pravin Raisonni, for the consideration and on the terms and conditions contained therein. Mutation Entry No. 10295 dated June 25, 2009 confirms the same.
- By and under a Sale Deed dated December 6, 2013 registered at Serial No. 9997 of 2013 Payal Rohit Sankala *alias* Payal Pravin Raisonni sold, transferred, conveyed and assigned all her right, title and interest in the property bearing Survey No. 46 Hissa No. 1A admeasuring 10.47 Ares in favour of Mitesh Sobhachand Munot for the consideration and on the terms and conditions contained therein. Mutation Entry No. 13232 dated July 24, 2015 confirms the same.
- By and under a Sale Deed dated August 30, 2013 registered at Serial No. 6679 of 2013 (i) Pravin Bansilal Raisonni; (ii) Deepak Kachradas Bumb; and (iii) Suhas K. Lunkad represented through their constituted attorney (i) Jugraj H. Palresha and (ii) Vilas Thanmal Palresha sold, transferred, conveyed and assigned all their right, title and interest in the portion of the property bearing Survey No. 46 Hissa No. 1A admeasuring 5 Ares in favour of Rishabh Construction represented through its partners (i) Jugraj H. Palresha and (ii) Vilas Thanmal Palresha, for the consideration and on the terms and conditions contained therein. Mutation Entry No. 13398 dated November 4, 2015 confirms the same.
- Mutation Entry No. 13628 does not pertain to the captioned property.
- Mutation Entry No. 13909 dated May 19, 2018 records that pursuant to the Order dated May 17, 2018 passed by the City Survey Officer No. 2, Pune and the Order dated May 17, 2018 passed by the Tehsildar Pune, the 7/12 extracts of various properties *inter alia*



including the captioned property came to be closed and the property register card came to be opened/generated.

- Mutation Entry No. 326 dated April 30, 2015 records that pursuant to the letter dated February 16, 2015 issued by the Settlement Commissioner and Director of Land Records, Pune the total area on the Property Register Card came to be recorded as 25,500 square meters in words. It further appears that, the total area recorded on the Property Register Card is erroneously recorded as 25,500 square meters. The same needs to be corrected.
- Mutation Entry No. 475 dated December 7, 2018 records that the names of the owners came to be recorded in the Property Register Card as recorded hereinbelow:

Holder	Area in square meters
Piyush Pravin Raisonni	1,246
Rupali Jitendra Palresha Ujwala Vilas Palresha	800
Rishabh Co-Operative Housing Society Limited	37,107
Mitesh Sobhachand Munot	1,047
Rishabh Construction through its partners Jugraj H.Palresha and Vilas Thanmal Palresha.	500
Kisan Trimbakraj Shirsikar	4,000
Sanjay Jasubhai Desai	12,700
Railway	3,100
Sanjay Jasubhai Desai	6,500
Usha Shrirang Salvi	5,500
Royal Nirman Ventures	5,800

It further records that the total area recorded on the PRC is erroneous.

- By and under a Sale Deed dated August 31, 2018 registered at Serial No. 7632 of 2018 Mitesh Sobhachand Munot sold, transferred, conveyed and assigned all his right, title and interest in the captioned property admeasuring 10.47 Ares in favour of Pravin Bansilal Raisonni for the consideration and on the terms and conditions contained therein. Mutation Entry No. 527 dated April 11, 2019 confirms the same.
- By and under a Deed of Conveyance dated December 31, 2021 registered at Serial No. 20767 of 2021 (i) Pravin Bansilal Raisonni; (ii) Piyush Pravin Raisonni; (iii) Rupali Jitendra Palresha; and (iv) Ujwala Vilas Palresha through her constituted attorney Nilesh Palresha sold, transferred, conveyed and assigned all their right, title and interest in the portion of the captioned property admeasuring 30.93 Ares in favour of NNP Construction Private Limited through its authorized signatory Nilesh Palresha, for the consideration and on the terms and conditions contained therein. Mutation Entry No. 1159 dated January 26, 2022 confirms the same.

- By and under an Agreement for Sell dated March 31, 2022 registered at Serial No. 10924 of 2022 (1) Rishab Constructions through its partners (i) Jugraj Himmatmal Palresha; (ii) Jitendra Juraj Palresha; (iii) Pravin Bansilal Raisonni; (iv) Piyush Pravin Raisonni; (v) Dilip Rupchand Runwal; and (vi) Ujwalla Vilas Palresha; and (2) Rishabh Co-operative Housing Society Limited through its members (i) Jugraj Himmatmal Palresha; (ii) Jitendra Juraj Palresha; (iii) Sejal P. Parakh; (iv) Vilas Thanmal Palresha; (v) Bhushan Vilas Palresha; (vi) Nilesh Vilas Palresha; (vii) Piyush Pravin Raisonni; and (viii) Dilip Rupchand Runwal agreed to sell, transfer, convey and assign all their right, title and interest in the portion of the captioned property admeasuring 2 Hectares 51.97 Ares in favour of NNP Construction Private Limited through its authorized signatory Bhushan Vilas Palresha, for the consideration and on the terms and conditions contained therein.
- By and under a Sale Deed dated May 18, 2022 registered at Serial No. 10925 of 2022 (1) Rishab Constructions through its partners (i) Jugraj Himmatmal Palresha; (ii) Jitendra Juraj Palresha; (iii) Pravin Bansilal Raisonni; (iv) Piyush Pravin Raisonni; (v) Dilip Rupchand Runwal; and (vi) Ujwalla Vilas Palresha; and (2) Rishabh Co-operative Housing Society Limited through its members (i) Jugraj Himmatmal Palresha; (ii) Jitendra Juraj Palresha; (iii) Sejal P. Parakh; (iv) Vilas Thanmal Palresha; (v) Bhushan Vilas Palresha; (vi) Nilesh Vilas Palresha; (vii) Piyush Pravin Raisonni; and (viii) Dilip Rupchand Runwal sold, transferred, conveyed and assigned all their right, title and interest in the portion of the captioned property admeasuring 2 Hectares 51.97 Ares in favour of NNP Construction Private Limited through its authorized signatory Bhushan Vilas Palresha, for the consideration and on the terms and conditions contained therein.
- By and under a Power of Attorney dated May 18, 2022 registered at Serial No. 10932 of 2022 (1) Rishab Constructions through its partners (i) Jugraj Himmatmal Palresha; (ii) Jitendra Juraj Palresha; (iii) Pravin Bansilal Raisonni; (iv) Piyush Pravin Raisonni; (v) Dilip Rupchand Runwal; and (vi) Ujwalla Vilas Palresha; and (2) Rishabh Co-operative Housing Society Limited through its members (i) Jugraj Himmatmal Palresha; (ii) Jitendra Juraj Palresha; (iii) Sejal P. Parakh; (iv) Vilas Thanmal Palresha; (v) Bhushan Vilas Palresha; (vi) Nilesh Vilas Palresha; (vii) Piyush Pravin Raisonni; and (viii) Dilip Rupchand Runwal granted various powers in respect of portion of the captioned property admeasuring 2 Hectares 51.97 Ares in favour of NNP Construction Private Limited upon the terms and conditions contained therein.
- By and under a Deed of Conveyance dated October 21, 2022 registered at Serial No. 18882 of 2022 (1) Rishab Constructions through its partners (i) Jugraj Himmatmal Palresha; (ii) Jitendra Juraj Palresha; (iii) Pravin Bansilal Raisonni; (iv) Piyush Pravin Raisonni; (v) Dilip Rupchand Runwal; and (vi) Ujwalla Vilas Palresha; and (2) Rishabh Co-operative Housing Society Limited through its members (i) Jugraj Himmatmal Palresha; (ii) Jitendra Juraj Palresha; (iii) Sejal P. Parakh; (iv) Vilas Thanmal Palresha; (v) Bhushan Vilas Palresha; (vi) Nilesh Vilas Palresha; (vii) Piyush Pravin Raisonni; and (viii) Dilip Rupchand Runwal sold, transferred, conveyed and assigned all their right, title and interest in the portion of the captioned property admeasuring 1 Hectare 24.1 Ares in favour of Classic Promoters and Builders Private Limited for the consideration and on the terms and conditions contained therein.



- By and under a Deed of Conveyance dated November 4, 2022 registered at Serial No. 23236 of 2022 NNP Construction Private Limited sold, transferred, conveyed and assigned all their right, title and interest in the portion of the captioned property admeasuring 2 Hectares 82.9 Ares in favour of Godrej Properties Limited through its authorized signatory Pratyush Ranjan for the consideration and on the terms and conditions contained therein.
- By and under a Deed of Conveyance dated November 7, 2022 registered at Serial No. 23264 of 2022 Classic Promoters and Builders Private Limited sold, transferred, conveyed and assigned all their right, title and interest in the portion of the captioned property admeasuring 1 Hectare 24.1 Ares in favour of Godrej Properties Limited through its authorized signatory Pratyush Ranjan for the consideration and on the terms and conditions contained therein.
- By and under a letter bearing no. 1128/2024 dated April 23, 2024 issued by the City Survey Officer, Pune the Property Register Card in respect of the Property came to be closed and the 7/12 extract came to be re-opened.

**Opinion:**

Subject to the aforesaid, in our view Godrej has a clear and marketable title in respect of the First Property.

**Second Property**

- Re:** All that piece and parcel of land admeasuring 40 Ares bearing Survey No. 46 Hissa No. 2 situate, lying, and being at Village Mundhwa, Taluka Pune City, District Pune.
- Prior to the year 1988, the property Survey No. 46 Hissa No. 2 admeasuring 1 Hectare 67 Ares came to be recorded in the name of Kisan Trimbakrao Shirsikar.
  - Out of the aforesaid property bearing Survey No. 46 Hissa No. 2 area admeasuring 1 Hectare 67 Ares, (i) Kisan Trimbakrao Shirsikar (through his constituted Attorney Kasturi Tushar Realty (through its partner Kasturi Housing Private Limited, through its director Bharat Devkinandan Agarwal); (ii) Atul Mansukhlal Lunkad; (iii) Usha Kisan Shirsikar; and (iv) Sheetal Kisan Shirsikar (through their constituted attorney Bharat Devkinandan Agarwal) sold, transferred, conveyed and assigned their rights, title and interest in part thereof in the following manner:

Details of the Sale Deed	Name of the Purchaser	Area	Mutation Entry details
July 29, 2004 registered at Serial No. 4639 of 2004	Nirupamaben Jasubhai Desai	80 Ares	No. 8332 dated March 1, 2005
November 22, 2004 registered at Serial No. 7259 of 2004	Sanjay Jasubhai Desai	47 Ares	No. 8331 dated March 1, 2005

Accordingly, Kisan Trimbakrao Shirsikar retained the balance area admeasuring 40 Ares out of property bearing Survey No. 46 Hissa No. 2.

- Subsequently, the 7/12 extracts in respect of the properties situate at Village Mundhwa were closed and Property Cards in respect thereof were opened. In view thereof, and according to Mutation Entry No. 326 dated April 30, 2015 the property bearing Survey No. 46 Hissa No. 2 along with other land parcels collectively came to be recorded as CTS No. 2022 total area admeasuring 25,500 square meters.
- Accordingly, the property bearing CTS No. 2022 (part) area admeasuring 4,000 square meters out of total area admeasuring 25,500 square meters came to be recorded in the name of Kisan Trimbakrao Shirsikar.
- Mutation Entry No. 475 dated November 12, 2018 records the name of Kisan Trimbakrao Shirsikar in respect of the subject property.
- Mutation Entry No. 502 dated January 28, 2019 records that Kisan Trimbakrao Shirsikar died on May 16, 2017 leaving behind the following legal heirs and representatives:

Widow : Usha Shirrang Salvi;  
Daughters : Aarti Anil Salunkhe; and  
Sheetal Umesh Dhuri.

- By and under a Release Deed dated December 27, 2018 registered at Serial No. 10238 of 2018 (i) Aarti Anil Salunkhe; and (ii) Sheetal Umesh Dhuri released their rights, title and interest in the subject property in favour of Usha Shirrang Salvi upon the terms and conditions contained therein. The same came to be confirmed vide Mutation Entry No. 514 dated March 25, 2019.

### **Third Property**

**Re:** All that piece and parcel of land admeasuring 55 Ares bearing Survey No. 46 Hissa No. 4 situate, lying, and being at Village Mundhwa, Taluka Pune City, District Pune.

- Prior to the year 1990, the property bearing Survey No. 46 Hissa No. 4 admeasuring 1 Hectare 13 Ares came to be recorded in the name of Usha Shirrang Salvi.
- By and under a Sale Deed dated July 7, 2017 registered at Serial No. 5898 of 2017 Usha Shirrang Salvi sold, transferred, conveyed and assigned her rights, title and interest in part of the property bearing Survey No. 46 Hissa No. 4 area admeasuring 58 Ares in favour of Royal Nirman Ventures for consideration and upon the terms and conditions contained therein. The same came to be confirmed vide Mutation Entry No. 13763 dated 09/06/2018.

Accordingly, Usha Shirrang Salvi retained the balance area admeasuring 55 Ares out of the property bearing Survey No. 46 Hissa No. 4.



- Subsequently, the 7/12 extracts in respect of the properties situate at Village Mundhwa were closed and Property Cards in respect thereof were opened. In view thereof, and according to Mutation Entry No. 326 dated April 30, 2015 the property bearing Survey No. 46 Hissa No. 4 along with other land parcels collectively came to be recorded as CTS No. 2022 total area admeasuring 25,500 square meters.
- Accordingly, the property bearing CTS No. 2022 (part) area admeasuring 5,500 square meters out of total area admeasuring 25,500 square meters came to be recorded in the name of Usha Shrirang Salvi.
- Mutation Entry No. 475 dated December 11, 2018 records that the name of Usha Shrirang Salvi came to be recorded as owner of the captioned property.

#### **Common devolution of the Second Property and the Third Property**

- By and under a Deed of Conveyance dated March 25, 2021 registered at Serial No. 4116 of 2021 Usha Shrirang Salvi sold, transferred, conveyed and assigned her rights, title and interest in the Second Property and the Third Property in favour of Highspot Landmarks LLP for the consideration and upon the terms and conditions contained therein.

***Comment:***

*It appears that there is a water well within the said Property and the co-owners of the property bearing CTS No. 2022 (part) have a right in respect of the said well and the water therein.*

*It further appears that Highspot Landmarks LLP is entitled to use the available access road in order to approach the said Property.*

- By and under a Power of Attorney dated March 25, 2021 registered at Serial No. 4117 of 2021 Usha Shrirang Salvi granted powers in respect of the Second Property and the Third Property in favour of Highspot Landmarks LLP upon the terms and conditions contained therein.
- By and under a Deed of Declaration and Indemnity dated March 25, 2021 (notarized) Usha Shrirang Salvi indemnified Highspot Landmarks LLP in respect of the lost title documents of the Second Property and the Third Property being (i) Sale Deed dated September 9, 1983 registered at Serial No. 6004 of 1983, and (ii) Sale Deed dated January 11, 1989 registered at Serial No. 1073 of 1989.
- By and under a Deed of Declaration and Indemnity dated March 25, 2021 (notarised) Usha Shrirang Salvi indemnified Highspot Landmarks LLP in respect of the litigations filed in respect of the Second Property and the Third Property being (i) Regular Civil Suit No. 253 of 2017, and (ii) Special Civil Suit No. 342 of 2021.



- By and under a Deed of Conveyance dated November 7, 2022 registered at Serial No. 23279 of 2022 Highspot Landmarks LLP sold, transferred, conveyed and assigned its rights, title and interest in the Second Property and the Third Property in favour of Godrej Properties Limited for the consideration and upon the terms and conditions contained therein.
- By and under a letter bearing no. 1128/2024 dated April 23, 2024 issued by the City Survey Officer, Pune the Property Register Card in respect of the Second Property and the Third Property came to be closed and the 7/12 extract came to be re-opened.

**Litigation:**

- **Special Civil Suit No. 342 of 2021**

The Plaintiff i.e. Koppella Anand Jagapati Raju and the Defendant i.e. Usha Shrirang Salvi had entered into an oral agreement and accordingly the Defendant had agreed to sell the suit property by executing and registering a Sale Deed within 2 weeks of swiping of the lands with Rishabh Co-Operative Housing Society Limited. Further the Defendant had agreed to get the suit land measured for affixing the boundaries. Relying on the assurances given by the Defendant, the parties didn't enter into any written agreement. Thereafter, the Plaintiff repeatedly called upon the Defendant to execute the sale deed, but the Defendant denied to execute the same.

Being aggrieved thereby the Plaintiff has filed a Special Civil Suit No. 342 of 2021 before the Court of Civil Judge Senior Division, Pune against Usha Shrirang Salvi in respect of the said Second Property and the Third Property for various reliefs *inter alia* that the Defendant i.e. Usha Shrirang Salvi be directed to execute and register a Sale Deed in respect of the Properties in favour of the Plaintiff i.e. Koppella Anand Jagapati Raju.

There is also a Notice of *lis pendense* registered at Serial No. 4549 of 2021 and Serial No. 21161 of 2021 filed by Anand Jagapati Raju Koppella.

The said suit is pending. We have been informed that no interim orders have been passed in the said suit. The said suit has been posted for framing of issues and the next date is November 1, 2025.

- **Special Civil Suit No. 1809 of 2021**

The Defendant No. 1 i.e. Usha Shrirang Salvi alongwith her husband, Late Kisan Trimbakrao Kshirsikar had decided to dispose off the property bearing Survey No. 46 Hissa Nos 2 and 4 totally admeasuring 1 Hectare 53 Ares. By and under an agreement dated August 17, 2015 (notarized) Late Kisan Trimbakrao Kshirsikar i.e. husband of the Defendant No. 1 agreed to sell, transfer, convey the land admeasuring 1 Hectare 53 Ares in favour of the Plaintiffs for the consideration and on the terms and conditions contained therein. The portion admeasuring 95 Ares out of the said property was in dispute and hence, Late Kisan Trimbakrao Kshirsikar offered the Plaintiffs portion of the property admeasuring 58 Ares as the same was not disputed and further assured the Plaintiffs that as and when the dispute



for land admeasuring 95 Ares was settled, they shall transfer the same to the Plaintiffs.

Pursuant thereto by and under a Sale Deed dated July 7, 2017 registered at Serial No. 5898 of 2017 the Defendant No. 1 sold, transferred conveyed portion of the property bearing Survey No. 46 Hissa No. 4 admeasuring 58 Ares in favour of Royal Nirman Ventures through its partners (i) Prakash Balasaheb Chavan, (ii) Raosaheb Dagdu Pawar, (iii) Neelima Dinkar Jagdale i.e. the Plaintiffs. The Plaintiffs had paid an amount of Rs. 1,25,00,000/- as earnest consideration towards the property admeasuring 95 Ares to the Defendant No. 3. i.e. Sathya Narayan Pandharpur on the instructions of the Defendant No.1. Thereafter, by and under a Deed of Conveyance dated March 25, 2021 registered at Serial No. 4116 of 2021 Usha Shrirang Salvi sold the property admeasuring 95 Ares in favour of the Defendant No. 4 i.e. Highspot Landmark LLP.

Being aggrieved thereof, the Plaintiffs filed a Special Civil Suit No. 1809 of 2021 before the Court of Civil Judge Senior Division, Pune against Usha Shrirang Salvi and others for various reliefs *inter alia* specific performance of the agreement dated August 17, 2015, or (i) recovery of the earnest consideration alongwith interest thereon, (ii) compensation, and (iii) restraining the Defendants from dealing with the property.

By and under an Assignment Agreement dated June 7, 2022 (i) Prakash Balasaheb Chavan; (ii) Raosaheb Dagadu Pawar; (iii) Neelima Dinkar Jagdale assigned all their right, title and interest arising from the Second Property and the Third Property in favour of NNP Construction Private Limited, for the consideration and on the terms and conditions contained therein.

By and under an Application under Order 1 Rule 10 (2) read with Order 6 Rule 17 of the Code of Civil Procedure, 1908, the Plaintiffs have submitted that the Defendant No. 4 i.e. Highspot Landmarks LLP has fraudulently sold the suit property to Godrej Properties Limited vide Deed of Conveyance dated November 7, 2022 registered at Serial No. 23279 of 2022. Therefore, by and under a notice dated January 13, 2025, Godrej Properties Limited has been informed that it has been added as a party to the suit.

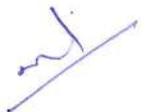
The said suit is pending. We have been informed that no interim orders have been passed in the said suit. The next date in the matter is December 2, 2025.

**Opinion:**

Subject to the aforesaid, and the outcome of the pending litigations, in our view, Godrej has clear and marketable title in respect of the Second Property and the Third Property.

**Commencement Certificate:**

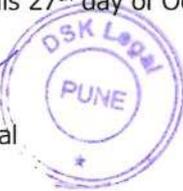
By and under a Commencement Certificate dated October 3, 2025 bearing No. CC/2500/25 passed by the Pune Municipal Corporation, commencement of construction in the Property was sanctioned.



Our Memo is based on the provisions of applicable law, prevailing at the present time and the facts of the matter, as we understand them to be. Our understanding is based upon and limited to the information provided to us. Any variance of facts or of law may cause a corresponding change in our Memo.

This Memo is addressed to and is solely for your benefit. We would be pleased to discuss the contents of this Memo and provide you with any additional information/clarifications that you may require. In case you have any specific queries relating to this Memo, please do not hesitate to contact us.

Dated this 27<sup>th</sup> day of October, 2025.

  
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