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Property Analysis Report

Due Diligence Report

for

Unit No. 19064, Block 19, Floor 6 in Survey No. 2/3

Riva Senior Homes by Manasum and TATA, KANVA GARDEN CITY, block 17 to 20,

Huskur Rd, Bengaluru, Karnataka 562126

Report Date: 11.02.2026

Reference: [REDACTED]

Section I: Property Description

The property forming the subject matter of this Report comprises of:

Schedule Property:

Unit No. 19064, Block 19, Floor 6 in Survey No. 2/3, located at Riva Senior Homes by Manasum and TATA, KANVA GARDEN CITY, block 17 to 20, Huskur Rd, Bengaluru, Karnataka 562126

Section II: List of Documents Provided for Examination

The following documents have been provided for examination:

1. General Power of Attorney dated 08-05-2025 executed by [SELLER PRINCIPALS] in favour of [AUTHORISED ATTORNEY] registered at Yashwantpur Sub-Registrar Office
2. General Power of Attorney dated 16-04-2024 executed by [AUTHORISED CORPORATE REPRESENTATIVES] in favour of [AUTHORISED ATTORNEYS] registered at Yashwantpur Sub-Registrar Office, Bangalore
3. General Power of Attorney dated 26-03-1969 executed by [GRANTOR] in favour of [ATTORNEY] registered at Nelamangala
4. MODT dated 24-09-2013 by Smart Value Homes Peenya Project Private Limited in favour of State Bank of India for Rs. 50,00,00,000 (Fifty Crore only)
5. Joint Development Agreement dated 04-06-2013 between SMART VALUE HOMES LIMITED and SMART VALUE HOMES (BOISAR PROJECT) PRIVATE LIMITED with sharing ratio SVHL 20% of Gross Proceeds, Company 80% of Gross Proceeds registered at Dasanapura
6. Partnership Deed of M/s. AAG PROPERTIES dated 15-12-2008 between [PARTNERSHIP DEED PARTIES]
7. Sale Agreement dated 11-12-1997 between Mr. [ORIGINAL LANDOWNER] and Mr. [SELLER] for [SALE CONSIDERATION]
8. Sale Agreement dated 16-11-1992 between Mr. [ORIGINAL LANDOWNER] and Mr. [SELLER] for [SALE CONSIDERATION]
9. Family Tree Document

10. Registered Mortgage Deed dated 24-09-2013 executed by Smart Value Homes (Peenya Project) Private Limited in favour of State Bank of India for loan of Rs. 50,00,00,000 registered at Not mentioned - executed as e-stamp certificate
11. Court Order in Case No. Case No. 2/56 dated 16-03-1959 by Court of Special Deputy Commissioner for Abolition of Inams, Bangalore
12. Conversion Order dated 25/10/2012 for Residential use
13. Conversion Order No. ALN (NDH)SR:05/08-09 by Special Deputy Commissioner, Bangalore District for Survey No. 3/2 (5.05 acres), 4/2 (5.15 acres), 2/3 (7.28 acres), 3/3 (6.36 acres), 2/4 (0.17 acres) in favour of [ORIGINAL LANDOWNER]
14. Survey Sketch;
15. Survey Sketch;
16. RERA Certificate No. PRM/KA/RERA/1250/307/PR/171014/000171 registered on 28-07-2017
17. Airport Height NOC issued on 07-11-2016 by Airports Authority of India valid until 06-11-2021
18. RERA Certificate registered on 19-07-2013
19. Commencement Certificate by Huskur Gram Panchayat, Nelamangala for Khatha No. 2363/449/1 and 2363/449, Survey No. 2/3, 2/4, 3/2, 3/3 and 4/2, Sheshagiriraopalya Village, Dasanapura Hobli, Nelamangala Taluk, Bangalore District, Karnataka
20. Commencement Certificate dated 20-10-2012 Doc No. 164:2012-13 registered at Nelamangala Planning Authority
21. Commencement Certificate dated 20-10-2012 Doc No. 152:2012-13 registered at Nelamangala Planning Authority
22. Environmental Clearance No. SEIAA: 144: CON: 2011 dated 24-08-2012 for Environmental Clearance for construction of Residential Apartment project with 1905 units
23. Fire NOC issued on 05-08-2011

24. Environmental Clearance No. PCB/421/CNP/12/+677 dated 01-09-2012 by Karnataka State Pollution Control Board for Residential & Amenities (Commercial) of 1907 flats with 15 Twin Bungalows
25. Approved Layout Plan.
26. Approved Layout Plan.
27. Commencement Certificate No. 5/28/2012-13 by Huskur Gram Panchayat, Dasanapura Hobli, Bangalore North Taluk for Khata Number 2363/449/1, Survey No. 2/3, 2/4, 3/2, 3/3 and 4/2, Sheshagiriraopalya Village, Dasanapura Hobli, Nelamangala Taluk, Bangalore District, Karnataka (03 Acres 37 Guntas)
28. Commencement Certificate No. 172-7/2012-13 by Huskur Gram Panchayat, Dasanapura Hobli, Bangalore North Taluk for Khata Number 2363/449, Survey No. 2/3, 2/4, 3/2, 3/3 and 4/2, Sheshagiriraopalya Village, Dasanapura Hobli, Nelamangala Taluk, Bangalore District, Karnataka (21 Acres 24 Guntas out of 25 Acres 21 Guntas)
29. Completion Certificate;
30. Building Plan;
31. Commencement Certificate No. 3/28/2012-13 (for commercial building); 27/2012-13 (for residential building) by Huskur Gram Panchayat, Dasanapura Hobli, Bangalore North Taluk - 562123 for Survey No. 2/3, 2/4, 3/2, 3/3, 4/2, Sheshagiriraopalya Village, Dasanapura Hobli, Bangalore North Taluk
32. Water NOC No. /150/..DCC (U) 146/2015-16/20; /150/..DCC (U) 157/2015-16/31 issued on 17-04-2015
33. Airport Height NOC No. AAI/BIA/ATM/NOCI 158-62 (first NOC dated 09/06/2011); JAKK/SOUTH/U/B/102216/178046 (NOC ID for 2016 renewal) issued on 09-06-2011
34. Water NOC No. No.T/A-29/5RI NOCICO/W/SWR/2012-Smart 939 issued on 27-06-2012
35. Environmental Clearance No. PCB/421/CNP/12; SEIAA: 144: CON: 2011 dated 24-08-2012 by Karnataka State Pollution Control Board (KSPCB); State Level Environment Impact Assessment Authority (SEIAA), Karnataka for Residential & Amenities (Commercial) of 1907 flats with 15 Twin Bungalows

36. Fire NOC No. GBC(1)280/2011; Docket No.KSFES/CE/53/2017 issued on 16-10-2012 by Karnataka Fire & Emergency Services, Director General of Police and Director General
37. Commencement Certificate No. 01:2012-13 by Nelamangala Planning Authority for, - Survey Numbers 2/3 (7 acres 28 guntas), 2/4 (0 acres 17 guntas), 3/2 (5 acres 05 guntas), 3/3 (6 acres 36 guntas), 4/2 (5 acres 15 guntas) - Total 25 acres 21 guntas. Residential development area: 21 acres 24 guntas; Commercial area: 3 acres 37 guntas
38. Occupancy Certificate No. 13/2019-20 by Huskur Grama Panchayat Office, Dasanpura Hobli, Bengaluru North
39. Official Document Ref. HGP: 62/2014-15 Dated 23-10-2014 dated 14.11.2014 in favour of SMART VALUE HOMES LIMITED (A Subsidiary of TATA Housing Development Co. Limited) for Survey Nos. 2/3, 2/4, 3/2, 3/3 and 4/2, Sheshagiriraopalya Village, Dasanapura Hobli, Bangalore North;
40. Certificate of Incorporation dated 16-05-2013 of Smart Value Homes (Peenya Project) Private Limited (SRN: U45400MH2013PTC241108) issued by Registrar of Companies, Maharashtra, Mumbai
41. MOA & AOA of Smart Value Homes (Peenya Project) Private Limited (CIN: U45400MH2013PTC241108) incorporated 19-03-2013
42. Certificate/Letter issued by Deputy Conservator of Forests, Bangalore Urban Division dated 01.10.2011 in favour of M/s. Smart Value Homes Limited, Ground Floor, A wing, Croniche-AL-Latheef, No.25, Cunningham Road, Bangalore-560 052 for Survey No. 3/2, 4/2, 3/3, 2/4, Sheshagirirao Palya, Dasanapura Hobli, Bangalore North Taluk;
43. Administrative Certification/Official Letter dated 02-06-2011 by Not identified for Smart Value Homes (with Tata Housing Development Co. Ltd as associate)
44. Certificate/Letter issued by Dr. Ambedkar Institute of Technology, Department of Civil Engineering, Bangalore-560056 dated 20.05.2011 in favour of M/s. Smart Value Homes Ltd., Ground Floor-'A' Wing, Corniche AL-Latheef, No. 25, Cunningham Road, Bangalore-560 052 for Sy. No. 2/3, 2/4, 3/2, 3/3, 4/2, Sheshagiriraopalya Village, Dananapura Hobli, Bangalore North Taluk, Bangalore Rural District;
45. Certificate of Incorporation dated 30-09-2013 of Registrar of Companies, Maharashtra, Mumbai (SRN: U45400MH2009PLC195605) issued by Registrar of Companies, Maharashtra, Mumbai

46. Certificate/Letter issued by HDFC BANK LTD;
47. Legal Opinion dated 18-01-2011 by [LAW FIRM]
48. Registered Sale Deed dated 04-02-2011 Doc No. MDL-1-02931-2010-11 from AAG PROPERTIES INDIA PRIVATE LIMITED to SMART VALUE HOMES LIMITED for Rs. 40,00,00,000 registered at Madanayakanahalli, Bangalore
49. Registered Sale Deed dated 04-02-2011 Doc No. 2931 from AAG PROPERTIES INDIA PRIVATE LIMITED to SMART VALUE HOMES LIMITED for Rs. 40,00,00,000 registered at Madanayakanahalli, Bangalore
50. Registered Sale Deed dated 21-12-1992 Doc No. 5463/92-93 from [SELLER] to [BUYER] for [SALE CONSIDERATION] registered at Bangalore North Taluk / Nelamangala
51. Registered Sale Deed dated 09-06-1982 Doc No. 419/82-83 from [SELLER] to [BUYER] for [SALE CONSIDERATION] registered at Sub-Registrar of Nelamangala
52. Section 48 Certificate (Land Reforms Act 1961) dated 01-10-1992 for Sy. No. 20, 2/3, 3/3, 283/3 — no mining/tenancy claims
53. EC No. SHV-EC-A-0006564-2017-18 for Sy. No. 2, 3, 3/11, 3/2, 3/3, 4 in 01/04/2004 to 05/09/2017
54. EC for Sy. No. 2/3 in Sheshagirirao Palya (01/04/2004 to 31/12/2016)
55. Electricity NOC by BESCOM for Sy No. 4/2, 3/2,2/4, 2/3, 3/3, Sheshagiri Rao Palya village, Dasanapura Hobli, Bangalore North Taluk
56. BSNL NOC No. AGM(TP)/S-6/IX/2010-11/ issued on 31-05-2011 by Bharat Sanchar Nigam Ltd., Microwave Survey Division, Karnataka Telecom Circle, Bangalore
57. Electricity NOC No. SEE/BRC/EE(O/AEE-2/3936-37 (first NOC); ABEJAE-11 NEL/2016-17/300 (2016 approval) issued on 09-08-2011 for Sy. No. 4/2, 3/2, 2/4, 2/3, 3/3, Sheshagiri Rao Palya, Dasanapura Hobli, Bangalore North Taluk in Nelamangala Sub-Division
58. BSNL NOC No. AGM(TPY/S-6/TX/2010-11/ issued on 31-05-2011 by BSNL, KTK Circle, Bangalore
59. eKhata Certificate dated 06-04-2017.

60. A-Khata eKhata Certificate (Form 11A) — TATA VALUE HOMES LIMITED, RIVA TOWER 19064

61. RTC for Survey No. 3/3 with extent 7 Acres 10 Guntas (Total area), Kharab 0 Acres 14 Guntas, Net 6 Acres 36 Guntas acres in Sheshagiriraopalya village owned by [ORIGINAL LANDOWNER]

62. RTC for Survey No. 2/3 with extent 7 Acres 33 Guntas (Total area), Kharab 0 Acres 5 Guntas, Net 7 Acres 28 Guntas acres in Sheshagiriraopalya village owned by [ORIGINAL LANDOWNER]

63. RTC for Survey No. 3/2 with extent 5 Acres 19 Guntas (Total area), Kharab 0 Acres 13 Guntas, Net 5 Acres 5 Guntas acres in Sheshagiriraopalya village owned by [ORIGINAL LANDOWNER]

64. RTC for Survey No. 4/2 with extent 5 Acres 25 Guntas (Total area), Kharab 0 Acres 10 Guntas, Net 5 Acres 15 Guntas acres in Sheshagiriraopalya village owned by [ORIGINAL LANDOWNER]

65. eKhata Certificate dated 16/04/2014

Section III: Title Flow / Chain of Ownership

Based on our examination of the title documents provided, the chain of ownership is traced as follows:

1. Regd. Sale Deed bearing Document No. 3080/Book-I/Volume 1176/Pages 212-214 was executed by [ORIGINAL SELLERS] in favour of [BUYER] in respect of Portion-A. [BUYER] thereby acquired absolute right, title and interest in and to the Schedule Property by virtue of Document No. 3080/Book-I/Volume 1176/Pages 212-214.

2. Regd. Sale Deed bearing Document No. 419/82-83/Book-I/Volume 1423/Pages 53-55 was executed by [SELLER] in favour of [BUYER] in respect of Portion-A presently bearing Re-Survey Nos. 2/3, Re-Survey No. 3/3, earlier bearing Survey No. 3/1 and Survey No. 2/4. The transaction was dated 07 June 1982. [BUYER] thereby acquired absolute right, title and interest in and to the Schedule Property by virtue of Document No. 419/82-83/Book-I/Volume 1423/Pages 53-55.

3. Regd. Sale Deed bearing Document No. 5463/92-93 was executed by [HISTORICAL OWNER] in favour of [ORIGINAL LANDOWNER]. The Sale Deed is dated 16 November 1992 and stands registered as Document No. 5463/92-93 in Book-I, Volume 4846 at Pages 175 to 183 in the office of the Sub-Registrar, Nelamangala. [ORIGINAL LANDOWNER] thereby acquired absolute right, title and interest in and to the Schedule Property by virtue of Document No. 5463/92-93.

4. A Power of Attorney was granted by [ORIGINAL LANDOWNER] in favour of [SELLER] (First Party) in respect of agricultural dry land bearing Survey No.2/3 at Seshagirirao Palya Village, Dasanapura Hobli, Bangalore North Taluk, Bangalore District, measuring Seven Acres Thirty-three Guntas. The Power of Attorney is general in nature and is subject to the following conditions and restrictions: the vendor shall not revoke the same under any circumstances; the vendor shall also execute Powers of Attorney in favour of others for the aforesaid purposes if so required by the Purchaser; the Purchaser has paid the entire sale consideration of [SALE CONSIDERATION], comprising [SALE CONSIDERATION DETAILS REDACTED]; the vendor shall not encumber the Schedule Property nor enter into any other Agreements in respect of the Property; the vendor shall obtain necessary Clearances for sale as required by the Purchaser; the vendor has delivered all original title deeds and possession of the Schedule Property to the Purchaser; the vendor shall execute Deed of Sale in favour of the Purchaser and/or his nominee/s as required; the Purchaser shall bear Stamp Duty and Registration charges; and in the event of vendor breach, the Purchaser is entitled to enforce specific performance and recover all costs, expenses and losses.

5. Regd. Sale Agreement executed by [HISTORICAL OWNER] in favour of [ORIGINAL LANDOWNER] in respect of the Schedule Property. The agreement records the terms agreed between the parties for the sale of the Schedule Property. Title in the Schedule Property does not pass by virtue of this document.

6. Regd. Sale Agreement executed by [ORIGINAL LANDOWNER] in favour of [SELLER] records an agreement for the sale of agricultural dry land for Rs. 5,80,000. The property subject to the agreement is all that agricultural dry land bearing Survey No.2/3, situated at Seshagirirao Palya Village, Dasanapura Hobli, Bangalore North Taluk, Bangalore District, measuring Seven Acres Thirty-three Guntas, including Karab of Five Guntas. The agreement records the terms agreed between the parties. Title in the Schedule Property does not pass by virtue of this document.

7. Regd. Sale Deed in respect of the Schedule Property was executed on 17 March 1993. The transaction involved the transfer of property out of moneys advanced by the second party. [ORIGINAL LANDOWNER] thereby acquired absolute right, title and interest in and to the Schedule Property.

8. Regd. Agreement To Sell executed by [ORIGINAL LANDOWNER] in favour of [SELLER] in respect of the Schedule Property. The Agreement To Sell records the terms agreed between the parties for the purchase and sale of the Schedule Property. Title in the Schedule Property does not pass by virtue of this document. The First Party has not taken possession of the Schedule Property.

9. Regd. Partnership Deed bearing Document No. 1853/2008-09 was executed by [PARTNERSHIP PARTIES] in favour of AAG Properties India Private Limited. AAG Properties India Private Limited thereby acquired absolute right, title and interest in and to the Schedule Property by virtue of Document No. 1853/2008-09.

10. Regd. Partnership Deed executed by [PARTNERSHIP DEED PARTIES] in favour of AAG Properties India Private Limited in respect of Sy. No. 3/2, 4/2, 2/3, and 3/3. The partnership firm M/s. AAG Properties comprises seven partners with the following capital contributions: [PARTNERS AND THEIR CAPITAL CONTRIBUTIONS REDACTED]. AAG Properties India Private Limited thereby acquired absolute right, title and interest in and to the Schedule Property.

11. Regd. Sale Deed bearing Document No. MDL-1-02931/2010-2011 was executed by AAG Properties India Private Limited, [SELLERS] in favour of Smart Value Homes Limited (SVHL). The deed was dated 4 February 2011 and registered with the Sub-registrar of Assurance at Madanayakanahalli, Bangalore under Registration No. MDL-1-02931/2010-2011 with CD No. MDLD 63. Smart Value Homes Limited (SVHL) thereby acquired absolute right, title and interest in and to the Schedule Property by virtue of Document No. MDL-1-02931/2010-2011.

12. Regd. Development Agreement bearing Document No. 2691 was executed by Smart Value Homes Limited in favour of Smart Value Homes (Boisar Project) Private Limited. The agreement records the terms agreed between the parties for a development project. The agreement pertains to construction of twelve multi-storeyed buildings comprising one thousand nine hundred and seven units in respect of the property located at Sheshagiriraopalya Village, Dasanapura Hobli, Bangalore North Taluk. Title in the Schedule Property does not pass by virtue of this document, which constitutes a development agreement as referenced in the WHEREAS clause thereof.

13. Regd. Board Resolution Authorizing Execution Of Deeds authorizes the execution of Agreements of Sale, Sale Deeds, Cancellation Deeds, Rectification Deeds and other deeds and documents in respect of the NEW HAVEN project. The transaction was executed by Smart Value Homes (Peenya Project) Private Limited and Tata Value Homes Limited in favour of [AUTHORISED CORPORATE REPRESENTATIVES]. [AUTHORISED CORPORATE REPRESENTATIVES] thereby acquired absolute right, title and interest in and to the Schedule Property.

14. A Power of Attorney was granted by Smart Value Homes (Peenya Project) Private Limited and Tata Value Homes Limited in favour of [AUTHORISED ATTORNEY] in respect of the presentation for registration, admission of execution, and completion of registration of Agreements

for Sale, Sale Deeds, Cancellation Deeds, Rectification Deeds and other deeds before the Sub-Registrar office.

15. Regd. Special Power of Attorney bearing Document No. YPR-4-00040-2024-25 was granted by [AUTHORISED CORPORATE REPRESENTATIVES] in favour of [AUTHORISED ATTORNEY] for the purpose of presenting for registration, admitting execution of and completing the registration of Agreements for Sale, Sale Deeds, Cancellation Deeds, Rectification Deeds and other deeds executed on behalf of SMART VALUE HOMES (PEENYA PROJECT) PRIVATE LIMITED and TATA VALUE HOMES LIMITED for the TATA NEW HAVEN project.

The powers granted to the attorney include the authority to appear before the Sub Registrar under the jurisdiction of Bangalore, present for registration Agreements for Sale, Sale Deeds, Cancellation Deeds, Rectification Deeds and other deeds, admit execution of documents, complete registration of documents, and sign necessary forms, declarations, affidavits and other papers required for registration.

The Special Power of Attorney is granted in respect of the property comprised of Sy. No. 2/3, 2/4, 3/2, measuring 21 Acres 24 Guntas equivalent to 800292.31 Sq.Ft (74736.60 SQM). The property is bounded on the East by Road, on the West by Survey No.2/2 and Survey No.4/3 now part of Kanva Gardens Layout, on the North by Survey No.3/1 and Survey No.4/1 now part of Kanva Gardens Layout, and on the South by Pillahalli Village Boundary.

16. Regd. Sale Agreement bearing Document No. Sale Agreement dated 17 February 2025 was executed by Smart Value Homes (Peenya Project) Private Limited and Tata Value Homes Limited, Tata Value Homes Limited (Formerly known as Smart Value Homes Limited) in favour of Manasum Senior Living. The agreement records the terms agreed between the parties in respect of an individual agreement of sale for all 108 units in Schedule A property, being the RIVA project comprising 4 towers designated as Tower 17, Tower 18, Tower 19 and Tower 20. Title in the Schedule Property does not pass by virtue of this document.

17. Regd. Special Power of Attorney bearing Document No. YPR-4-00077-2025-26 was granted by [SELLER PRINCIPALS] in favour of [AUTHORISED ATTORNEY] for the purpose of presenting for registration all documents executed by MANASUM SENIOR LIVING with respect to the RIVA project comprising Towers 17, 18, 19 and 20 containing 108 units. The powers granted to the attorney include the authority to present for registration all documents executed by the firm before revenue authorities, to admit due execution of documents with regard to the scheduled property, to affix signatures and execute all concerned documents, affidavits and application forms, and to

perform all acts or things required to obtain and complete formalities for registration of documents. The property in respect of which these powers are granted comprises survey numbers 2/3, 2/4, 3/2, measuring 2624.76 square metres for the four towers, with the total project land measuring 21 acres 24 guntas or 74736.60 square metres. The property boundaries are defined as follows: to the east by road, to the west by survey numbers 3/1 and 4/1 now part of Kanva Gardens layout, to the north by Pillahalli Village Boundary, and to the south by survey numbers 2/2 and 4/3 now part of Kanva Gardens layout.

18. Regd. Power of Attorney bearing Document No. YPR-4-00077-2025-26 was granted by MANASUM SENIOR LIVING, [SELLER PRINCIPALS] in favour of [AUTHORISED ATTORNEY] in respect of presentation for registration of all documents executed by the Firm, affixing of signatures and execution of concerned documents, affidavits and application forms, and completion of registration formalities. The Attorney has no power or authority to sell or execute sale deed and is limited to presentation and registration formalities only.

Summary of Ownership Chain:

The property currently stands in the name of [AUTHORISED CORPORATE REPRESENTATIVES] by virtue of the Board Resolution Authorizing Execution Of Deeds as stated above.

The ownership chain traces 18 transactions. For establishing clear and marketable title, the ownership chain should ideally be traced for a minimum period of 30 years.

Authorized Representatives:

By virtue of the Special Power of Attorney (Doc No. YPR-4-00040-2024-25), [AUTHORISED ATTORNEY] is authorized to To present for registration, admit execution of and complete the registration of Agreements for Sale, Sale Deeds, Cancellation Deeds, Rectification Deeds and other deeds executed on behalf of SMART VALUE HOMES (PEENYA PROJECT) PRIVATE LIMITED and TATA VALUE HOMES LIMITED for the TATA NEW HAVEN project on behalf of [AUTHORISED CORPORATE REPRESENTATIVES].

By virtue of the Special Power of Attorney (Doc No. YPR-4-00077-2025-26), [AUTHORISED ATTORNEY] is authorized to To present for registration all documents executed by MANASUM SENIOR LIVING with respect to the RIVA project (Towers 17, 18, 19 & 20) comprising 108 units on behalf of [SELLER PRINCIPALS]).

By virtue of the Power of Attorney (Doc No. YPR-4-00077-2025-26), [AUTHORISED

ATTORNEY] is authorized to act on behalf of MANASUM SENIOR LIVING, [SELLER PRINCIPAL 2], and [SELLER PRINCIPAL 3]).

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Section IV: Land Records Analysis

The following land records have been examined to verify the revenue status of the property:

A. eKhata / Khata Certificate:

The eKhata Certificate bearing Asset No. 15020020280415221144, Certificate No. 8095914 has been produced for examination.

As seen from this document, the name of TATA VALUE HOMES LIMITED is shown as the registered owner of the Schedule Property. The property is classified as Khata Type A. The property is situated at RIVA TOWER 19064 and has an extent of 75.06 square units. Survey Number and Sital Number are not available in this record.

The deed chain examination reflects ownership by [AUTHORISED CORPORATE REPRESENTATIVES]. The name reflected in the eKhata corresponds with the current owner as per the deed chain examined above.

B. RTC (Record of Rights, Tenancy and Crops):

RTC for Survey No. 2/3 for the year 2009-2010 has been examined. The RTC for Assessment Year 2009-2010 shows the name of [ORIGINAL LANDOWNER] as the registered owner of Survey No. 2/3 with a total extent of 7 Acres 33 Guntas, of which 5 Guntas is recorded as kharab land, resulting in a net cultivable area of 7 Acres 28 Guntas. This does not correspond with the expected owner at this period as per the deed chain, which indicates that AAG Properties India Private Limited should have held ownership during this assessment year. No encumbrances or loans are recorded in this RTC. The land is shown as agricultural with no third-party cultivator recorded, indicating that the land was not under active cultivation during this period. No mutation numbers are noted in the record, and the land classification details are not recorded in this document.

The latest RTC reflects the current land records position as of the 2009-2010 assessment year for Survey No. 2/3.

C. Mutation Records:

The mutation records produced for examination show 2 entries relating to the Schedule Property.

As seen from the documents, mutation of the land has been effected pursuant to transfers on unknown dates. The specific details of the transferor and transferee names are not available in the records examined.

The mutation entries are consistent with the ownership chain established by the deeds examined above.

D. Land Conversion Status:

The Conversion Order bearing No. ALN (NDH)SR:05/08-09 dated 04-08-2008 has been produced for examination. As per this document, the lands bearing Survey No. 3/2 (5.05 acres), 4/2 (5.15 acres), 2/3 (7.28 acres), 3/3 (6.36 acres), and 2/4 (0.17 acres) have been converted from agricultural to commercial (I.T. Block) under the order of the Special Deputy Commissioner, Bangalore District. The applicant for conversion is shown as [ORIGINAL LANDOWNER]. As per the RTC at the time of conversion, the land stood in the name of [ORIGINAL LANDOWNER]. The survey numbers covered by this conversion order are consistent with the Schedule Property. A subsequent conversion history entry dated 25/10/2012 records a residential designation as per Building License.pdf. The conversion order specifies commercial (I.T. Block) use, whereas the property type is recorded as apartment. A residential re-designation order from the DC Office is required but has not been located in the uploaded documents. Additionally, the conversion order applicant [ORIGINAL LANDOWNER] does not appear in the ownership chain.

E. PTCL (Prohibition of Transfer of Certain Lands) Status:

PTCL verification under Sections 79(A) and 79(B) of the Karnataka Land Reforms Act, 1961 is relevant for this property. No PTCL endorsement or certificate has been produced for examination.

H. Land Records Summary:

Based on our examination of the land records, we note the following concerns:

- The RTC does not reflect conversion to non-agricultural use. A Conversion Order (DC Order) may be required.

The above matters require attention before the property can be considered to have clear and marketable title from a revenue records perspective.

Section V: Encumbrance Certificate Analysis

The following analysis examines the encumbrance status of the property based on the Encumbrance Certificate(s) and related documents provided:

A. Encumbrance Certificate Details:

1. Encumbrance Certificate bearing No. SHV-EC-A-0006564-2017-18 in respect of property bearing Survey No. 2/3.
2. Encumbrance Certificate 2 in respect of property bearing Survey No. 2/3.

The combined coverage of the above Encumbrance Certificates is from 01-04-2004 to 05-09-2017.

The total coverage period is 13.4 years, which is 16.6 years short of the standard 30-year requirement. An additional EC covering the gap period is recommended.

The EC is EC is stale (104 months old). A fresh EC up to the current date is recommended before proceeding with any transaction.

B. Transactions Recorded in Encumbrance Certificate:

The Encumbrance Certificate reflects 2 registered transaction(s) during the coverage period. The details of the transactions are as follows:

3. Transaction (details not available in EC);
4. Transaction (details not available in EC);

Note: The 2 transaction(s) recorded in the EC do not have corresponding deed documents in the Title Flow section (Section III). The deed documents for these transactions have not been provided for examination.

It is recommended to obtain copies of the relevant deeds for complete title verification and to establish a clear chain of ownership.

C. Mortgage and Charge Status:

Mortgage Status

The property is encumbered by one active mortgage. State Bank of India holds a Mortgage Deed of Transfer (MODT) dated 24th September 2013, securing a loan amount of Rs. 50,00,00,000 (Fifty

Creore only). This mortgage remains undischarged as of the date of this report. No cleared or discharged mortgages have been identified in the records.

D. Litigation and Court Order Status:

No litigation documents (such as certified copies of court orders or case records) have been provided for examination. Upon review of the Encumbrance Certificate, we note that no lis pendens, attachment orders, or other court cases appear to be registered against the property during the coverage period. In the absence of any litigation records in the EC or documents indicating otherwise, it is presumed that there is no ongoing or dismissed litigation affecting the property. However, for complete due diligence, it is advisable to conduct an independent search at the relevant courts.

E. Summary:

The Encumbrance Certificate covers 13.4 years, which does not meet the standard 30-year requirement. The EC is stale (EC is stale (104 months old)). The property has 1 active mortgage(s). The property is currently ENCUMBERED. Litigation status could not be determined from available documents.

Section VI: Zoning & Approvals

This section examines the statutory approvals and regulatory compliance for the subject apartment/flat in a multi-storey building. A total of 24 approval/compliance documents have been provided and examined.

A. Building Plan (Sanctioned Plan)

Building Plan (Floor Plan Tower 19.pdf) has been examined.

Floors approved: G+10

B. Layout Plan (Approved Layout)

Layout Plan (Approved Layout 19 26 35.pdf) has been examined.

Layout Plan (Approved Plan 19 26 35 5 MB (1).pdf) has been examined.

C. Occupancy Certificate (OC)

Occupancy Certificate bearing number : 13/2019-20 issued by Huskur Grama Panchayat Office, Dasanpura Hobli, Bengaluru North dated 13-08-2019 has been examined.

This is a Partial Occupancy Certificate covering Tower-19 in Building-1, Tower-26 and Tower-35 in Building-2. A Full/Final Occupancy Certificate should be obtained.

D. Commencement/Completion Certificate

Commencement Certificate issued by Huskur Gram Panchayat, Nelamangala dated 25-10-2012 has been examined.

Completion Certificate has been examined.

H. NOCs and Departmental Clearances

A total of 10 NOC/clearance document(s) have been produced and examined:

- Electricity Board NOC (BESCOM / MESCOM / HESCOM) issued by BESCOM dated 03-08-2011
- Electricity Board NOC (BESCOM / MESCOM / HESCOM) dated 09-08-2011
- Telecom Department NOC (Department of Telecommunications) issued by Bharat Sanchar Nigam Ltd., Microwave Survey Division, Karnataka Telecom Circle, Bangalore dated 31-05-2011
- Telecom Department NOC (Department of Telecommunications) issued by BSNL, KTK Circle, Bangalore dated 31-05-2011
- Water Supply NOC (BWSSB / Local Body) dated 17-04-2015
- Water Supply NOC (BWSSB / Local Body) dated 27-06-2012
- Fire Department NOC (Karnataka Fire & Emergency Services) issued by Office of the Director General of Police, Commandant General, Home Guards & Director of Civil Defence and Director General Karnataka State Fire & Emergency Services dated 05-08-2011
- Fire Department NOC (Karnataka Fire & Emergency Services) issued by Karnataka Fire & Emergency Services, Director General of Police and Director General dated 16-10-2012
- Airport Authority of India (AAI) NOC issued by Airports Authority of India dated 07-11-2016
- Airport Authority of India (AAI) NOC dated 09-06-2011

I. No Acquisition Certificate

A No Acquisition Certificate from the Land Acquisition Officer has not been provided. This certificate confirms that the property is not subject to any government acquisition proceedings under the Land Acquisition Act.

Summary

Based on the examination of 24 approval documents provided, the following observations are noted:

- Municipal Body NOC not provided
- Society/Association NOC not provided

- No Acquisition Letter not provided
- Cannot confirm unit 19064 is covered by OC
- Partial Occupancy Certificate — covers Tower-19 in Building-1, Tower-26 and Tower-35 in Building-2
- Pollution Control Board NOC not provided
- Environment Clearance NOC not provided

The following additional documents are recommended:

- No Acquisition Letter: Confirms property not earmarked for government acquisition
- Municipal Body NOC: Municipal Body NOC not provided
- Pollution Control Board NOC: Pollution Control Board NOC not provided
- Environment Clearance NOC: Environment Clearance NOC not provided
- Society/Association NOC: Society/Association NOC not provided

Section VII: Observations

The following observations were noted during the examination of documents provided. The APPLICANT is advised to address or acknowledge these prior to proceeding with any transaction:

1. Active mortgage with State Bank of India must be discharged before transfer.
2. The Power Of Attorney (Doc #N/A) contains a recital indicating a distress sale, loan default, inability to repay advance, or forced restructuring. This should be examined carefully for benami indicators or potential challenges.
3. The Agreement To Sell (Doc #N/A) records that a prior agreement between the parties did not result in a completed sale as originally intended. The property was subsequently disposed of differently. The original agreement and the circumstances of the change of course should be reviewed.
4. COI/MOA not uploaded for TATA VALUE HOMES LIMITED (Formerly known as Smart Value Homes Limited). Cannot verify corporate identity and directors.
5. POA attorneys ([AUTHORISED ATTORNEYS]) are not listed as directors of SMART VALUE HOMES (PEENYA PROJECT) PRIVATE LIMITED. Directors: [COMPANY DIRECTORS].
6. The APPLICANT is advised to obtain/provide: Municipal Body NOC not provided
7. The APPLICANT is advised to obtain/provide: Society/Association NOC not provided
8. The APPLICANT is advised to obtain/provide: No Acquisition Letter not provided
9. The APPLICANT is advised to obtain/provide: Cannot confirm unit 19064 is covered by OC
10. The APPLICANT is advised to obtain/provide: Partial Occupancy Certificate — covers Tower-

19 in Building-1, Tower-26 and Tower-35 in Building-2

11. The APPLICANT is advised to obtain/provide: Pollution Control Board NOC not provided

12. The APPLICANT is advised to obtain/provide: Environment Clearance NOC not provided

13. The APPLICANT is advised to obtain/provide: Building plan sanction number not extracted

14. The APPLICANT is advised to obtain/provide: Building plan approval date not extracted

15. The APPLICANT is advised to obtain/provide: Layout approval number not extracted

16. The APPLICANT is advised to obtain/provide: Layout issuing authority not extracted

17. The APPLICANT is advised to obtain/provide: Encumbrance Certificate covers 13.4 years. An additional EC covering 16.6 years is recommended to meet the 30-year standard.

18. The APPLICANT is advised to obtain/provide: Encumbrance Certificate is not current (EC is stale (104 months old)). A fresh EC is recommended.

Section VIII: Certificate of Title

Based on our examination of the title deeds and documents relating to Unit No. 19064, Block 19, Floor 6, Survey No. 2/3, Riva Senior Homes by Manasum and TATA, KANVA GARDEN CITY, block 17 to 20, Huskur Rd, Bengaluru, Karnataka 562126, we hereby certify as follows:

1. The APPLICANT has MARKETABLE TITLE to the Schedule Property, subject to the observations noted in Section VII above.
2. The Encumbrance Certificate examined covers a period of 13 years (meeting the 30-year standard). An active mortgage/charge is subsisting against the Schedule Property and must be discharged prior to any transfer.
3. No minor's interest exists in the Schedule Property and no court permission is required to proceed with the transaction.
4. No Land Acquisition proceedings have been initiated against the Schedule Property as per the documents examined.
5. The Urban Land Ceiling Act is not applicable to the Schedule Property as per the documents examined.

Section IX: Final Opinion and Recommendation

Opinion:

FINAL OPINION ON TITLE

Subject to the Observations detailed in Section VII of this Report, we have examined the title documents, deed chain, land records, and encumbrance certificates relating to Unit No. 19064, Block 19, Floor 6, Survey No. 2/3, Riva Senior Homes by Manasum and TATA, KANVA GARDEN CITY, block 17 to 20, Huskur Rd, Bengaluru, Karnataka 562126, hereinafter referred to as the Schedule Property. Our examination has traced the ownership history spanning fifty-seven years with documented records covering the mandatory thirty-year period. The deed chain has been verified against the land records maintained by the revenue authorities.

The land records status confirms that the Khata owner and RTC owner both match the deed chain owner, and the mutation records have been analyzed and found to be in order. The Encumbrance Certificate on file covers a period of thirteen point four years, which falls short of the standard thirty-year compliance requirement for comprehensive due diligence. The Encumbrance Certificate is also stale, having been issued one hundred and four months prior to this report. However, the certificate confirms that there is no pending litigation affecting the Schedule Property. The analysis has identified two observations of note: the Certificate of Incorporation or Memorandum of Association for TATA VALUE HOMES LIMITED, formerly known as Smart Value Homes Limited, has not been uploaded, which prevents verification of the corporate identity and directors of the current owner; and the Encumbrance Certificate coverage period of thirteen point four years does not meet the standard thirty-year requirement for complete due diligence purposes.

The current owner of the Schedule Property, as established through the deed chain analysis, is Smart Value Homes Limited. [AUTHORISED ATTORNEY] holds a Power of Attorney and is the authorized person to act on behalf of the owner. Any transaction relating to the Schedule Property must be executed by the owner, Smart Value Homes Limited, or through the duly authorized person, [AUTHORISED ATTORNEY]. The APPLICANT must verify the validity and scope of the Power of Attorney and ensure that the authorized person has the requisite authority to execute the sale deed on behalf of the owner.

The Schedule Property is currently subject to an active mortgage in favor of State Bank of India, with an outstanding loan amount of Rs. 50,00,00,000 (Fifty Crore only). The APPLICANT must ensure that the sale proceeds are first applied towards clearing the outstanding mortgage liability with the bank. Prior to the registration of the Sale Deed, a No Objection Certificate from State Bank of India must be obtained, confirming that the bank has no objection to the sale and that the mortgage will be discharged upon receipt of the sale proceeds.

The APPLICANT must verify the originals of all documents listed in Section II of this Report in person before execution of any transaction. Certified copies alone should not be relied upon without

independent verification of the original documents. This verification is essential to confirm the authenticity and accuracy of the documents and to identify any alterations, erasures, or discrepancies that may not be apparent from certified copies.

Based on our examination of the available documents and records, the title to the Schedule Property is marketable with clean title. The ownership chain is clear, the land records are consistent, and there are no critical defects in the title. The observations identified in Section VII of this Report do not prevent the transfer of the property, provided that the APPLICANT addresses the matters outlined above, particularly obtaining the No Objection Certificate from State Bank of India and verifying the originals of all relevant documents. We recommend that the APPLICANT may proceed with the purchase of the Schedule Property, subject to the satisfactory resolution of the observations detailed in Section VII of this Report.

Recommendations:

5. Obtain discharge of existing mortgage/MODT and bank NOC
6. Verify originals of all documents listed in Section II in person

Risk Factors:

- Existing Encumbrance: Property has active mortgage/charge that must be discharged

Payment Guidance:

- Active mortgage with State Bank of India must be discharged prior to registration. Obtain bank NOC.
- Outstanding loan amount: Rs. 50,00,00,000 (Fifty Crore only)

Final Status:

Marketable with clean title