

SWARUP MONDAL

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Date : 10.04.2023

To,
The CM,
State Bank of India
Ramrajatala Branch
Howrah

ANNEXURE - B**REPORT OF INVESTIGATION OF THE TITLE IN RESPECT OF IMMOVABLE PROPERTY**

1.	a) Name of the branch / BU/ office seeking opinion.	S.B.I. Ramrajatala, Howrah
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	Ref./ Proposal No. Dated on
	c) Name of the Borrower	PERFECT REALTY
2.	a) Type of Loan	Builders Finance
	b) Type of Property	Landed Property
3.	a) Name of the Unit /concern /company / person offering the property (i.e.) as security	Rabindra Nath Ghosh, Ranjit Ghosh, Anup Ghosh, Anindya Ghosh, Arijit Ghosh, Santosh Kumar Ghosh, Paritosh Ghosh, Joydev Ghosh, Goutam Ghosh, Bijoy Krishna Ghosh & M/S Perfect Realty
	b) Constitution of the unit /concern /person /body/ authority offering the property for creation of charge	Unit
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Unit
4.	Value of Loan (Rs. in crores)	More than one crore
5.	Complete or full description of the immovable property /ies offered as security including the following details	FIRST SCHEDULE (Description of Lan I) ALL THAT a piece and parcel of a land measuring about 40 Cottahs 8 Chittacks 32 Sq. Ft. a little more or less or be the same lying and situated at Mouza - Kaleberia, J.L. No. 30, Touzi No. 173, comprised in R.S. & L.F. Dag No.471, 472 472/555 under R.S. Khatian Id. 202 & L.R. Khatian No.s 116, 141, 239, 256, 339, 497, 454/1, 415/3, 408/1, 400/1, 362/1, 342, 33 1/2, 324/1, 148, 209/1, 1168, within ambit of Rajarhat Bishnupur - I Gram Panchayat, P.S. Rajarhat, District - North 24 Parganas within jurisdiction of A.D. - R. - Rajarhat, New Town, 24 Pgs (N) which is belted & bounded as follows: LAND BOUNDARY On the North - 199'5" length of the side line & 30' wide PWD Road; On the South - 94'-05", 3'-01", 10'-03" length of the side lines; On the East - 123'-8" length of the side line; On the West - 123'-4", 29'-10", length of the side line and 6'-0" wide common passage;
	a) Survey no.	
	b) Door /House no. (in case of house property)	
	c) Extent /area including plinth /built up area in case of house property	
	d) Locations like name of the place, village, city, registration, Sub-District etc.	

6.	Particulars of documents scrutinized serially and chronologically. A) Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified. Note: only originals or certified extracts from the registering /land/revenue/other authorities be examined				
	Sl. No	Date	Name / Nature of the Documents	Original/ Certified Copy /Certified Extracts/ Photo Copy	In case of the copies whether the Original was scrutinized by the Advocate
	I.		R.S. Parcha in favour of Goutam Ghosh, Pramila Ghosh, Susanta Ghosh, Rashbehari Ghosh	Original	Scrutinized and Verified
	II.	13.11.1998	A Deed of Sale and the documents were registered and recorded before D.S.R. - Barasat, 24 Pgs (N), in Book No. -I, Volume No. 19, Pages from 83 to 89, Being No. 840 for the year 1999.	Original	Scrutinized and Verified
	III.	21.01.1994	a Deed of Sale and the documents were registered and recorded before S.R. - Bidhannagar, 24 Pgs (N), in Book No. -I, Volume No. 155, Pages from 57 to 62, Being No. 7208 for the year 1994.	Original	Scrutinized and Verified
	IV.	24.06.2014	A Deed of Gift and the documents were registered and recorded before A.D.S.R. - Rajarhat, 24 Pgs (N), in Book No. -I, Volume No. 11, Pages from 8240 to 8251, Being No. 07109 for the year 2014.	Original	Scrutinized and Verified
	V.	12.06.2015	A Deed of Sale and the documents were registered and recorded before A.D.S.R. - Rajarhat, 24 Pgs (N), in Book No. -I, Volume No. 1523-2015, Pages from 20594 to 20614, Being No. 152306608 for the year 2015.	Original	Scrutinized and Verified
	VI.	25.06.2014	A Deed of Gift and the documents were registered and recorded before A.D.S.R. - Rajarhat, 24 Pgs (N), in Book No. -I, Volume No. 11, Pages from 9840 to 9491, Being No. 07143 for the year 2014.	Original	Scrutinized and Verified
	VII.	16.01.1968	a Deed of Sale and the documents were registered and recorded before S.R. - Cossipore Dum Dum 24 Pgs	Original	Scrutinized and Verified

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			(N), in Book No. -I, Being No. 225 for the year 1968		
	VIII.	05.03.2014	A Deed of Gift and the documents were registered and recorded before A.D.S.R. Rajarhat, in Book No. -I, Being No. 02520 for the year 2014.	Original	Scrutinized and Verified
	IX.	06.01.2014	A Deed of Gift and the documents were registered and recorded before A.D.S.R. Rajarhat, in Book No. -I, Being No. 00092 for the year 2014.	Original	Scrutinized and Verified
	X.	16.08.2018	A Deed of Conveyance in favour of M/S Perfect realty was executed before A.D.S.R. - Rajarhat, 24 Pgs (N) and the documents were registered and recorded in Book No. -I, Volume No. 1523-2018, Pages from 310458 to 310498, Being No. 152309401 of 2018.	Original	Scrutinized and Verified
	XI.	16.08.2018	A Deed of Conveyance in favour of M/S Perfect realty was executed before A.D.S.R. - Rajarhat, 24 Pgs (N) and the documents were registered and recorded in Book No. -I, Volume No. 1523-2018, Pages from 313356 to 313395, Being No. 152309402 of 2018.	Original	Scrutinized and Verified
	XII.	16.08.2018	A Deed of Conveyance in favour of M/S Perfect realty was executed before A.D.S.R. - Rajarhat, 24 Pgs (N) and the documents were registered and recorded in being no. 09403 for the year 2018.	Original	Scrutinized and Verified
	XIII.	29.04.2014	Development Agreement with S K Builders in being no. 04896 for the year 2014.	Original	Scrutinized and Verified
	XIV.	18.11.2019	Cancellation of Development Agreement and Power being no. 06378 of 2019.	Original	Scrutinized and Verified
	XV.	18.11.2019	Development Agreement cum Power of Attorney was executed by Rabindra Nath Ghosh & others in favour of M/S Perfect Realty and the documents were registered and recorded before A.R.A. - III, Kolkata, in Book No. -I, Volume No. 1903-2019, Pages from 262901 to 262986, Being No. 190306380 of 2019.	Original	Scrutinized and Verified

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XVI.	16.08.2018	Development Agreement were executed by Sushanta Ghosh in favour of M/S Perfect Realty and the documents were registered and recorded before A.D.S.R - Rajarhat, 24 Pgs (N), in Book No. -I, Volume No. 1523-2018, Pages from 313252 to 313302, Being No. 152309400 for the year 2018	Original	Scrutinized and Verified
XVII.	17.08.2018	Development Power of Attorney and the documents were registered and recorded before A.D.S.R - Rajarhat, 24 Pgs (N), in Book No. -I, Volume No. 1523-2018, Pages from 313066 to 313098, Being No. 152309512 of 2018.	Original	Scrutinized and Verified
XVIII.	16.08.2018	Development Agreement were executed by Bijoy Krishna Ghosh in favour of M/S Perfect Realty and the documents were registered and recorded before A.D.S.R - Rajarhat, 24 Pgs (N), in Book No. -I, Volume No. 1523-2018, Pages from 312878 to 312929, Being No. 152309399 of 2018	Original	Scrutinized and Verified
XIX.	17.08.2018	Development Power of Attorney and the documents were registered and recorded before A.D.S.R - Rajarhat, 24 Pgs (N), in Book No. -I, Volume No. 1523-2018, Pages from 313035 to 313065, Being No. 152309511 of 2018.	Original	Scrutinized and Verified
XX.	16.08.2018	Development Agreement were executed by Goutam Ghosh in favour of M/S Perfect Realty and the documents were registered and recorded before A.D.S.R - Rajarhat, 24 Pgs (N), in Book No. -I, Volume No. 1523-2018, Pages from 313303 to 313355, Being No. 152309398 for the year 2018.	Original	Scrutinized and Verified
XXI.	17.08.2018	Development Power of Attorney and the documents were registered and recorded before A.D.S.R - Rajarhat, 24 Pgs (N), in Book No. -I, Volume No. 1523-2018, Pages from 313160 to 313192, Being No. 152309514 of 2018.	Original	Scrutinized and Verified

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XXII.	16.08.2018	Development Agreement executed by Joydev Ghosh in favour of M/S Perfect Realty and the documents were registered and recorded before A.D.S.R - Rajarhat, 24 Pgs (N), in Book No. -I, Volume No. 1523-2018, Pages from 310686 to 310737, Being No. 152309397 for the year 2018.	Original	Scrutinized and Verified
XXIII.	17.08.2018	Development Power of Attorney and the documents were registered and recorded before A.D.S.R - Rajarhat, 24 Pgs (N), in Book No. -I, Volume No. 1523-2018, Pages from 313128 to 313159, Being No. 152309513 of 2018.	Original	Scrutinized and Verified
XXIV.		Parcha in favour of present land owners	Original	Scrutinized and Verified
XXV.		Information of Dag through online portal in favour of present land owners.	Original	Scrutinized and Verified
XXVI.		Khazna Receipt in favour of present Land owners.	Original	Scrutinized and Verified
XXVII.	21.03.2015	Death certificate of Tapan Kr Ghosh.	Original	Scrutinized
XXVIII.	27.02.2014	Death certificate of Pramila Bala Ghosh.	Original	Scrutinized
XXIX.	04.11.1996	Death certificate of Krishna Chandra Ghosh.	Original	Scrutinized
XXX.	22.10.2013	Legal heirship from concern Panchayat Pradhan.	Original	Scrutinized and Verified
XXXI.	2021-2022	Panchayat Tax receipt.	Original	Scrutinized and Verified
XXXII.	29.12.2022	Trade License of Perfect Realty.	Original	Scrutinized and Verified
XXXIII.	29.04.2014	General Power of Attorney.	Original	Scrutinized and Verified
XXXIV.	09.05.2012	Partnership Deed.	Original	Scrutinized and Verified
XXXV.	24.06.2014	Deed of Retirement of Partner	Original	Scrutinized and Verified
XXXVI.	22.04.2014	Deed of Retirement & Admission of Partners.	Original	Scrutinized and Verified
XXVII.	03.03.2023	Registered Supplementary Partnership Deed, in being no. 2 for the year 2023.	Original	Scrutinized and Verified
XXVIII.		Death certificate of Sushanta Ghosh.	Original	Scrutinized and Verified
XXIX.		Legal Heirship of Sushanta Ghosh.	Original	Scrutinized and Verified
XL.	23.03.2023	Registered Boundary Declaration in being no. 04327 for the year 2023.	Original	Scrutinized and Verified
XLI.	24.02.2022	Building Sanctioned Plan vide approval order no. 25/RPS.	Original	Scrutinized and Verified

A) Whether certified copy of all title documents is obtained from the relevant
Certified Copies obtained

7.	sub-registrar office and compared with the documents made available by the proposed mortgagor? (Please also enclose all such certified copies and relevant fee receipts along with the TIR.) (HL: If the value of loan => Rs.1 crore and in case of commercial loans irrespective of the loan component)	
	B) i) Whether all pages in the certified copies of title documents which are obtained directly from sub-register's office have been verified page by page with the original documents submitted? (In case originals Title deed is not produced from comparing with the certified or ordinary copies should be handle more diligently & cautiously)	Not Applicable
	a) Whether the records of registrar office or revenue authorities relevant to the property in question are available for verification through any online portal or computer system?	No, such records of Registrar Office of revenue authorities relevant to the property in question are not available for verification through any online portal or computer system but physical verification has been made.
8.	b) if such online/computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard	As above
	c) Whether the genuineness of the stamp paper is possible to be got verified from any online portal and if so whether such verification was made?	The genuineness of the stamp paper is not possible to be got verified from any online portal but physical verification has been made.
	Whether proper registration of documents completed. Details thereof to be provided.	Registered Mortgage will be executed after providing the builder loan from the concern authority.
9.	a) Property offered as security falls within the jurisdiction of which registrar Office?	A.D.S.R. Office at Rajarhat
	b) Whether it is possible to have registration of documents in respect of the property in question, at more than one office of sub-registrar/District registrar/registrar general. If so, please name all such Office?	D.S.R. North 24 Parganas A.R.A. - Kolkata
	c) Whether the search has been made at all the Offices named at (b) above?	Yes
	d) Whether the searches in the Offices of registering Authorities of any other records reveal registration of multiple title documents in respect of the property in question?	No
10.	Chain of title tracing the title from the oldest title deed to the latest title deed establishing title of the property in question from the predecessors in title/interest to the current title holder. wherever Minor's interest or other clog on title is involved, search should be made for a further period, depending on the need for clearance of such clog on the Title. Than 30 years is mandatory. Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible, the modalities/procedure to be followed including court permission to be obtained and the reasons for coming to such conclusion.	Stated in separate Sheet attached herewith
11	Nature of Title of the intended mortgagor over the	Full Ownership right over the property

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	property (whether full Ownership Rights, Leasehold Rights, Occupancy/Possessory Rights or Imam Holder or Govt. Grantee/ Allottee etc.)	
	If Ownership Rights,	Yes, it has ownership right
	a) Details of the Conveyance Documents	No
	b) Whether the document is properly stamped.	No
	c) Whether the document is properly registered.	
	If leasehold whether;	
	a) Lease Deed is duly stamped and registered	
	b) Lease Deed permitted to mortgage the leasehold right.	
	c) Duration of the Lease /unexpired of Lease.	No Lease Deed involved in the chain of title.
	d) If, a sub-lease, check the lease deed in favour of the Lessee as to whether Lease Deed permits subleasing and mortgage by the Sub- Lessee also.	
	e) Whether the leasehold rights permit for the creation of any superstructure (if applicable)?	
	f) Right to get renewal of the leasehold rights and nature thereof.	Not Applicable
	If Govt. Grant./ Allotment/ Lease cum / Sale Agreement/ Occupancy/ Inam Holder/ Allottee etc., whether	It is not related
	Grant /agreement etc provides for alienable rights to the mortgagor with or without conditions.	It is not related
	The Mortgagor is competent to create charge on such property.	It has no relevancy with the instant matter
	Any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	
	If occupancy right, whether;	No
	a) Such right is heritable and transferable.	
	b) Mortgage can be created.	
12	Has the property been transferred by way of Gift /Settlement Deed	Yes, registered Deeds of Gift are involved in the chain of title.
	a) The Gift/Settlement Deed is duly stamped and registered;	Yes
	b) Whether there is any restriction on the Donor in executing the gift/settlement deed in question?	No
	c) The Gift/Settlement Deed transfers the property to Donee;	Yes
	d) Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separate writing or by implication or by actions?	Yes
	e) Whether the Donee is in possession of the gifted property?	No
	f) Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person to join the creation of mortgage;	No
	g) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	No
13.	Has the property been transferred by way of partition /	No, Partition Deed is involved in the chain of

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	family settlement deed	title.
	a) whether the original deed is available for deposit. If not the modality/procedure to be followed to create a valid and enforceable mortgage.	Not Applicable
	b) Whether mutation has been affected	Not Applicable
	c) Whether the mortgagor is in possession and enjoyment of his share.	Not Applicable
	d) Whether the partition made is valid in law and the mortgagor has acquired a mortgageable title thereon.	Not Applicable
	e) In respect of partition by a decree of court, whether such decree has become final and all other conditions/ formalities are completed/ complied with.	Not Applicable
	F) Whether any of the documents in question are executed in counterparts or in more than one set? If so, additional precautions to be taken for avoiding multiple mortgages?	Not Applicable
14.	Whether the title documents include any testamentary documents/wills?	No WILL involve in the chain of title
	(a) In case of wills, whether the will is registered will or unregistered will?	
	(b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	Nor related
	(c) Whether the property is mutated on the basis of will?	Not Related
	(d) Whether the original will is available?	No
	(e) Whether the original death certificate of the testator is available?	Not related
	(f) What are the circumstances and/or documents to establish the will in question is the last and final will or the testator?	Not related in any manner whatsoever
	(g) Comments on the circumstances such as the availability of a declaration by all the beneficiaries about the genuineness/ validity of the will, all parties have acted upon the will, etc., which are relevant to rely on the will, availability of Mother/Original title deeds are to be explained)	Not related
15.	Whether the property is subject to any wakf rights / belongs to church / temple or any religious / other institutions	No, it is not subject matter of Wakf and for that it is not related in any manner whatsoever
	a) any restriction in creation of charges on such properties?	
	b) Precautions/ permissions, if any in respect of the above cases for creation of mortgage?	
16.	A) Where the property is a HUF/joint family property?	The property is not a HUF/Joint Family property
	b) Whether mortgage is created for family benefit/legal necessity, whether the Major Coparceners have no objection/join in execution, minor's share if any, rights of female members etc.	It is not related
	c) Please also comment on any other aspect	It is not related

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	which may adversely affect the validity of security in such cases?	
17.	(a) Whether the property belongs to any trust or is subject to the rights of any trustee?	I do not find any aspect which may adversely affect the validity of security
	(b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?	
	(c) If yes additional precautions/permissions to be obtained for creation of valid mortgage?	
	(d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter	
18.	If the property is Agricultural land	
	(a) whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage?	No, the property is not an Agricultural land and that restriction for creation/ enforcement of Mortgage does not arise
	(b) In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?	It is Bastu Land
	(c) In the case of conversion of Agricultural land for commercial purpose or otherwise, whether requisite procedure followed/permission obtained.	Not Applicable
19.	(a) Whether the property is affected by any local laws or other regulations having a bearing on the creation of security (viz. Agricultural laws, weaker Sections, minorities, land laws, SEZ regulations, Coastal Zone Regulations, Environmental Clearance, etc).	The property is not affected by any local Laws or other regulations having bar on the creation of security
	(b) Additional aspects relevant for investigation of title as per local laws.	Does not arise Not related
20.	(a) Whether the property is subject to any pending or proposed land acquisition proceedings?	The property is not a subject to any pending or proposed land acquisition proceedings
	(b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry.	
21.	(a) whether the property is involved in or subject matter of any litigation which is pending or concluded?	I have caused necessary searches before the concerned Court of Civil Judge (Sr. Divn.) and (Jr. Divn.) Barasat from the year 2009 to till date and I found no litigation is pending and/or concluded.
	(b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	Does not arise Not related
	(c) Whether the title documents have any court seal/making which points out any litigation/ attachment/security to court in respect of the property in question? In such case please comment on such seal/making.	Does not arise Not related
22.	(a) In case of partnership firm, whether the property belongs to the firm and the deed is property registered.	The property does not belong to a Partnership Firm
	(b) Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	Does not arise Not related
	(c) Whether the person(s) creating mortgage has/have	Does not arise

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	authority to create mortgage for and on behalf of the firm.	Not related
23.	Whether the property belongs to a Limited Company, check the Borrowing powers. Board resolution, authorization to create mortgage/ execution of documents. Registration of any prior charges with the Company Registrar (ROC), Articles of Association/Provision for common seal etc.	The property does not belong to Pvt. Ltd. Company
	(a) Whether the property (to be mortgaged) is purchased by the above Company from any other Company or Limited Liability Partnership (LLP) firm? Yes / No.	Does not arise Not related
	(b) If yes, whether the search of charges of the property (to be mortgaged) has been carried out with Registrar of Companies (RoC) in respect of such vendor company / LLP (seller) and the vendee company (purchaser)?	Does not arise Not related
	(c) Whether the above search of charges reveals any prior charges/encumbrances, on the property (proposed to be mortgaged) created by the vendor company (seller)?	Does not arise Not related
	(d) If the search reveals encumbrances / charges, whether such charges / encumbrances have been satisfied?	Does not arise Not related
24.	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created and the requisite resolutions bye-laws.	Not Related
25.	(a) Whether any POA is involved in the chain of title during the period of search?	Yes, POA involved in the chain of Title
	(b) Whether the POA involved is one coupled with interest, i.e. a Development Agreement-cum-Power of Attorney. If so, please clarify whether the same is registered document and hence it has created an interest in favour of the builder/developer and as such is irrevocable as per law.	Yes, Development Agreement Being No. 152309397 for the year 2018; Being No. 152309398 for the year 2018; Being No. 152309399 of 2018; Being No. 152309400 for the year 2018; Being No. 190306380 of 2019 and Power of attorney Being No. 190306380 of 2019; Being No. 152309512 for the year 2018; Being No. 152309511 of 2018; Being No. 152309514 of 2018 and Being No. 152309513 of 2018 registered properly in favour of PERFECT REALTY, a Partnership Firm.
	In case the title document is executed by the POA holder, please clarify Whether the POA involved is (i) one executed by the Builders viz. Companies/Firms/Individual or Proprietary Concerns in favour of their Partners/Employees /Authorized Representatives to sign Flat Allotment Letters. NOCs, Agreements of Sale, Sale Deeds, Etc. in favour of buyers of flats/units (Builder's POA) or (ii) other type of POA (Common POA)	Not Related
	(c) In case of Builder's POA, whether a certified copy of POA is available and the same has been verified/compared with the original POA	Not Related
	(d) In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA.	Not Related
	I. Whether the original POA is verified and the title	I. Yes, Original POA Being No. 190306380

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investigation is done on the basis of original POA? II. Whether the POA is a registered one? III. Whether the POA is a special or general one? IV. Whether the POA contains a specific authority for execution of title document in question?	of 2019; Being No. 152309512 for the year 2018; Being No. 152309511 of 2018; Being No. 152309514 of 2018 and Being No. 152309513 of 2018 are verified. II. Yes, the POA are registered properly. III. No, the POA is not special IV. Yes, POA registrar in favour of PERFECT REALTY, a Partnership Firm, represented by its Partners, Sushil Kumar Ghosh, Samrendra Nath Nandi, Prabir Das, Dhiren Patel & Sagar Mukherjee have authority to execute title documents by virtue of POA.
(e) Whether the POA was in force and not revoked or had become invalid on the date of execution of the document in question? (Please clarify whether the same has been ascertained from the office of sub-registrar also?)	The POA is in force and the same are not revoked and it is enforceable in the eye of law
(f) Please comment on the genuineness of POA?	POA is Genuine
(g) The unequivocal opinion on the enforceability and validity of the POA?	POA is Enforceable & it is valid in the eye of Law
26. Whether mortgage is being created by a POA holder, check genuineness of the Power of Attorney and the extent of the powers given therein and whether the same is properly executed/ stamped/ authenticated in terms of the Law of the place, where it is executed.	Does not arise Not related
27. 1. if the property is a flat/apartment or residential/commercial complex.	For Residential Flat
(a) Promoter's/Land owner's title to the land/ building;	Land owner property & title of the land is clear
(b) Development Agreement/Power of Attorney;	There is a development agreement and Powers of Attorney involved
(c) Extent of authority of the Developer/builder;	The Developer has the authority to the extent the Sale & dispose of their allotted portion by virtue of POA
(d) Independent title verification of the Land and/or building in question;	Land is free from all encumbrances
(e) Agreement for sale (duly registered);	There is no registration of Sale agreement
(f) Payment of proper stamp duty;	Stamp duty paid on deed of sale
(g) Requirement of registration of sale agreement, development agreement, POA, etc.;	There is no requirement of registration of Sale agreement, etc.
(h) Approval of building plan, permission of appropriate/local authority, etc.;	Sanctioned building plan from Concern Authority
(i) Conveyance in favour of 'Society'/ Condominium concerned;	Not Related
(j) Occupancy Certificate/allotment letter/letter of possession;	Not Related
(k) Membership details in the Society etc.;	Not related
(l) Share Certificates;	Not Related
(m) No Objection Letter from the Society;	Not related
(n) All legal requirements under the local/ Municipal laws, regarding ownership of flats/ Apartments/Building Regulations, Development Control Regulations, Co-	yes

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	operative Societies' Laws etc.;	Not related
	(o) Requirements for noting the Bank charges on the records of the Housing Society, if any;	For Residential Flats
	(p) If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any.	yes
	(q) Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.	It is not related
	2. Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act, 2016? Y/N.	It is not related
	Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished.	It is not related
	Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?	It is not related
	Whether the details of the apartment/ plot in question are verified with the list of number and types of apartments or plots booked as uploaded by the promoter in the website of Real Estate Regulatory Authority?	No there are no encumbrances, attachments, and/or claims whether of Government, Central or State of other Local authorities or third-party claims, Liens etc. till date.
28.	Encumbrances Attachments and/or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof.	30 years, no such encumbrances observed
29.	The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge, if any.	Panchayet tax as well as Khazna paid receipt furnished
30.	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	No
31.	(a) Urban land ceiling clearance, whether required and if so, details thereon. (b) Whether No Objection Certificate under the Income Tax Act is required/ obtained.	No
32.	(a) Details of RTC extracts/mutation extracts/Katha extracts pertaining to the property in question. (b) Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records?	B.L. & L.R.O. Parcha Attached
33.	(a) Whether the property offered as security is clearly demarcated? (b) Whether the demarcation/ partition of the property is legally valid? (c) Whether the property has clear access as per documents? (The property should be legally accessible through normal carriers to transport goods to factories / houses, as the case may be).	No
34.	Whether the property can be identified from the following documents (a) Document in relation to electricity connection; (b) Document in relation to water connection; (c) Document in relation to Sales Tax Registration, if any applicable;	Property offered as security is clearly demarcated Demarcation of the property is legally valid The property has clear access as per documents No doubtful circumstances are noticed As a new construction, all the connections as electricity, water etc. will be connected after completion of the construction. Now the documents regarding connection are not

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	(d) Other utility bills, if any. (e) Discrepancy/doubtful circumstances, if any revealed on such scrutiny?	available.
35.	Whether the documents i.e. Valuation report /approved sanction plan reflect / indicate any difference/discrepancy in the boundaries in relation to the Title Document / other document. (If the valuation report and /or approved plan are not available at the time of preparation of TIR, please provide these comments subsequently, on receipt of the same).	Description and boundary of the property mentioned in the Title Deed is same with the sanction plan.
36.	Whether the Bank will be able to enforce SARFAESI Act, if required against the property offered as security? Property is SARFAESI complaint (Y/N)	Yes, it is applicable for SARFAESI Act Yes
37.	(a) Whether original title deeds are available for creation of equitable mortgage (b) In case of absence of original title deeds, details of legal and other requirements for creation of a proper, valid and enforceable mortgage by deposit of certified extracts duly certified etc. as also any precaution to be taken by the Bank in this regard	There is registered mortgage will be executed Original Title Deed Verified
38.	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.	Registered Mortgage will be executed by all land owners or their constituted attorney for the better precaution to the interest of the Bank.
39.	The specific persons who are required to create mortgage/to deposit documents creating mortgage.	PERFECT REALTY

S.B.I. Ramrajatala

Date: 10.04.2023

Separate Sheet

Description of the Chain of Title from the mother Deed to the latest Title Deed

INDIVIDUAL OWNERSHIP OF GOUTAM GHOSH, OWNERSHIP OF BIJOY - KRISHNA GHOSH, OWNERSHIP OF SUSHANTA GHOSH & OWNERSHIP OF JOYDEV GHOSH

WHEREAS one Balai Chandra Ghosh, Krishna Chandra Ghosh, Gosto Behari Ghosh & Saila Bala Dasi were recorded owners of R.S. Dag No.s 471, 472, 472/555 of the below mention SCHEDULE - A PROPERTY and each of them got equal undivided proportionate share of rights accordingly.

AND WHEREAS after death of the said Krishna Chandra Ghosh his legal representatives' wife Promila Ghosh, five sons Bijoy Krishna Ghosh, Rasbehari Ghosh, Joydev Ghosh, Sushanta Ghosh, Goutam Ghosh and two daughters Sibani Ghosh, Jhuma Ghosh became joint owners of the undivided share of total land of deceased Krishna Chandra Ghosh by the law of inheritance and each of them got equal undivided proportionate share of rights of the below mention SCHEDULE - A PROPERTY.

AND WHEREAS the said Sibani @ Shibani Ghosh, Jhuma Ghosh jointly sold their undivided share of rights of the below mention SCHEDULE - A PROPERTY in favour of the said Bijoy Krishna Ghosh, Rasbehari Ghosh, Joydev Ghosh, Sushanta Ghosh, Goutam Ghosh by way of a Deed of Sale and the documents were registered and recorded before D.S.R. - Barasat, 24 Pgs (N), in Book No. -I, Volume No. 19, Pages from 83 to 89, Being No. 840 for the year 1999.

AND WHEREAS after that, the said Promila Ghosh died on the date of 18.12.2013 and five sons and two daughters namely, Bijoy Krishna Ghosh, Rasbehari Ghosh, Joydeb Ghosh, Sushanta Ghosh, Goutam Ghosh, Sibani @ Shibani Ghosh, Jhuma Ghosh became joint owners of the undivided share of total land of deceased Promila Ghosh by the law of inheritance and each of them got equal undivided proportionate share of rights of the below mention SCHEDULE - A PROPERTY.

Residence- Anandalok Apartment, Flat No. 3D, 3rd Floor, Anandalok, P.O. & P.S Madhyamgram,
District - North 24 Parganas.

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AND WHEREAS after death of the said Saila Bala Dasi her only son Sudhir Kumar Ghosh became owner of the undivided share of total land of deceased Promila Ghosh by the law of inheritance.

AND WHEREAS one Ram Chandra Ghosh, Shyam Chandra Ghosh, Govindo Ghosh, Golak Ghosh and Rasmoni Ghosh became joint owners of the undivided share of total land of deceased Sudhir Kumar Ghosh by the law of inheritance and each of them got equal undivided proportionate share of rights of the below mention SCHEDULE - A PROPERTY.

AND WHEREAS the said Ram Chandra Ghosh, Shyam Chandra Ghosh, Govindo Ghosh, Golak Ghosh and Rasmoni Ghosh sold their undivided share of rights of the below mention SCHEDULE - A PROPERTY in favour of the said Goutam Ghosh, Bijoy Krishna Ghosh and Joydev Ghosh by way of a Deed of Sale and the documents were registered and recorded before S.R. - Bidhannagar, 24 Pgs (N), in Book No. -I, Volume No. 155, Pages from 57 to 62, Being No. 7208 for the year 1994.

AND WHEREAS the said Rasbehari Ghosh transferred his undivided share of rights of the below mention SCHEDULE - A PROPERTY in favour of Goutam Ghosh by way of a Deed of Gift and the documents were registered and recorded before A.D.S.R. - Rajarhat, 24 Pgs (N), in Book No. -I, Volume No. 11, Pages from 8240 to 8251, Being No. 07109 for the year 2014.

AND WHEREAS one Shambhu Nath Ghosh sold his undivided share of rights of the below mention SCHEDULE - A PROPERTY in favour of Goutam Ghosh by way of a Deed of Sale and the documents were registered and recorded before A.D.S.R. - Rajarhat, 24 Pgs (N), in Book No. -I, Volume No. 1523-2015, Pages from 20594 to 20614, Being No. 152306608 for the year 2015.

AND WHEREAS the said Sibani @ Shibani Ghosh transferred her undivided share of rights of the below mention SCHEDULE - A PROPERTY in favour of Goutam Ghosh by way of a Deed of Gift and the documents were registered and recorded before A.D.S.R. - Rajarhat, 24 Pgs (N), in Book No. -I, Volume No. 11, Pages from 9840 to 9491, Being No. 07143 for the year 2014.

AND WHEREAS in the aforesaid manner, by the above various Deeds of Sale, Being No. 840 for the year 1999, Being No. 7208 for the year 1994, Being No. 152306608 for the year 2015 and Deeds of Gift, Being No. 07109 for the year 2014, Being No. 07143 for the year 2014 and also by law of inheritance, the said GOUTAM GHOSH became owner of a land of 8 Cottahs 10 Chittacks 30.1 Sq. Ft. a little more or less or be the same and or a part of the below mention SCHEDULE - A PROPERTY and mutated his name in the L.R. Settlement of Rights and also Rajarhat Bishnupur -I Gram Panchayat with depositing all Khazna and taxes.

AND WHEREAS in the aforesaid manner, by law of inheritance and above Deeds of Sale, Being No. 840 for the year 1999, Being No. 7208 for the year 1994, the said BIJOY KRISHNA GHOSH became owner of a land of 2 Cottahs 11 Chittacks 23 Sq. Ft. a little more or less or be the same and or a part of the below mention SCHEDULE - A PROPERTY and mutated his name in the L.R. Settlement of Rights and also Rajarhat Bishnupur -I Gram Panchayat with depositing all Khazna and taxes.

AND WHEREAS in the aforesaid manner, by law of inheritance and above Deed of Sale, Being No. 840 for the year 1999, the said SUSHANTA GHOSH became owner of a land of 2 Cottahs 8.33 Sq. Ft. a little more or less or be the same and or a part of the below mention SCHEDULE - A PROPERTY and mutated his name in the L.R. Settlement of Rights and also Rajarhat Bishnupur -I Gram Panchayat with depositing all Khazna and taxes.

AND WHEREAS the said Sushanta Ghosh died on the date of 24.07.2021 in unmarried and his undivided proportionate share has been distributing among his other Co-owners by the law of inheritance. The death certificate of the Sushanta Ghosh and along with his valid legal heirs' certificate have been furnished.

AND WHEREAS in the aforesaid manner, by law of inheritance and above Deeds of Sale, Being No. 840 for the year 1999, Being No. 7208 for the year 1994, the said JOYDEV GHOSH became owner of a land of 1 Cottah 11 Chittacks 23 Sq. Ft. a little more or less or be the same and or a part of the below mention SCHEDULE - A PROPERTY and mutated his name in the L.R. Settlement of Rights and also Rajarhat Bishnupur -I Gram Panchayat with depositing all Khazna and taxes.

Residence- Anandalok Apartment, Flat No. 3D, 3rd Floor, Anandalok, P.O. & P.S Madhyamgram, District - North 24 Parganas.

ARUP MONDAL
 Advocate
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SCHEDULE - A PROPERTY and mutated his name in the L.R. Settlement of Rights and also Rajarhat Bishnupur - I Gram Panchayat with depositing all Khazna and taxes.

JOINT OWNERSHIP OF RABINDRA NATH GHOSH, RANJIT KUMAR GHOSH, ARUP GHOSH, ANINDYA KUMAR GHOSH, ARIJIT GHOSH, SANTOSH KUMAR GHOSH, PARITOSH GHOSH

WHEREAS one Balai Chandra Ghosh, Krishna Chandra Ghosh, Gosto Behari Ghosh & Saila Bala Dasi were recorded owners of R.S. Dag No.s 471, 472, 472/555 of the below mention **SCHEDULE - A PROPERTY** and each of them got equal undivided proportionate share of rights accordingly.

AND WHEREAS the said Gosto Behari Ghosh sold a part of land from his share in favour of Balai Chandra Ghosh by way of two Deeds of Sale and the documents were registered and recorded before S.R. - Cossipore Dum Dum 24 Pgs (N), in Book No. -I, volume 12, Pages 143 to 145, Being No. 225 for the year 1968 and in Book No. -I, Volume No. 99, pages 125 to 127 Being No. 6402 for the year 1969 and now the said Balai Chandra Ghosh became owner of a part of land which is described morefully in the below mention **SCHEDULE - A PROPERTY**.

AND WHEREAS after death of the said Balai Chandra Ghosh his legal representatives four sons **Rabindra Nath Ghosh, Jitendra Nath Ghosh, Ranjit Ghosh, Shambhu Nath Ghosh** and three daughters **Shantilata Ghosh, Sikha Rani Ghosh, Rekha Rani Ghosh @ Lakshi Roy** became joint owners of the undivided share of total land of deceased Balai Chandra Ghosh by the law of inheritance and each of them got equal undivided proportionate share of rights of the below mention **SCHEDULE - A PROPERTY**.

AND WHEREAS the said Shantilata Ghosh, Sikha Rani Ghosh, Rekha Rani Ghosh @ Lakshi Roy jointly transferred their undivided share of rights of the below mention **SCHEDULE - A PROPERTY** in favour of the said **Rabindra Nath Ghosh, Ranjit Ghosh** and one **Arup Ghosh** son of Jitendra Nath Ghosh by way of a Deed of Gift on the date of 05.03.2014 and the documents were registered and recorded before A.D.S.R. Rajarhat, in Book No. -I, Being No. 02520 for the year 2014.

AND WHEREAS the said Jitendra Nath Ghosh transferred his undivided share of rights of the below mention **SCHEDULE - A PROPERTY** in favour of his only son **Arup Ghosh** by way of a Deed of Gift and the documents were registered and recorded before A.D.S.R. Rajarhat, in Book No. -I, Being No. 00092 for the year 2014.

AND WHEREAS after demise of the said Gosto Behari Ghosh and his wife Sudha Rani Ghosh their legal representatives **Tapan Kumar Ghosh, Santosh Kumar Ghosh, Paritosh Ghosh** became joint owners of the undivided share of total land of deceased Sudhir Kumar Ghosh by the law of inheritance and each of them got equal undivided proportionate share of rights of the below mention **SCHEDULE - A PROPERTY**.

AND WHEREAS after that, the said Tapan Kumar Ghosh died on the date of 21.03.2015 and his wife Archana Ghosh died on 29.01.1982 and leaving behind their legal representatives **Anindya Ghosh, Arijit Ghosh** became joint owners of the undivided share of total land of deceased Tapan Kumar Ghosh by the law of inheritance and each of them got equal undivided proportionate share of rights of the below mention **SCHEDULE - A PROPERTY**.

AND WHEREAS in the aforesaid manner, by law of inheritance and above Deeds of Gift, Being No. 02520 for the year 2014 & Being No. 00092 for the year 2014, the said **Rabindra Nath Ghosh, Ranjit Ghosh, Arup Ghosh, Anindya Ghosh, Arijit Ghosh, Santosh Kumar Ghosh, Paritosh Ghosh** became joint owners of a land of 17 Cottahs 3 Chittacks 40 Sq. Ft. a little more or less or be the same and or a part of the below mention **SCHEDULE - A PROPERTY** and mutated his name in the L.R. Settlement of Rights and also Rajarhat Bishnupur - I Gram Panchayat with depositing all Khazna and taxes.

OWNERSHIP OF M/S PERFECT REALTY

WHEREAS one **PERFECT REALTY**, a Partnership Firm, represented by its Partners, **Sushil Kumar Ghosh, Samrendra Nath Nandi, Prabir Das, Dhiren Patel & Sagar Mukherjee** purchased a land measuring about (3 Cottahs + 2 Cottahs 44 Sq. Ft. + 4 Cottahs) or 9 Cottahs 44 Sq. Ft. a little more or less or be the same or a Residence- Anandalok Apartment, Flat No. 3D, 3rd Floor, Anandalok, P.O. & P.S. Madhyamgram, District - North 24 Parganas.

ate
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part of the below mention SCHEDULE - A PROPERTY by way of the following three separate Deeds of Conveyance:

1. On the date of 16.08.2018, a Deed of Conveyance was executed before A.D.S.R. - Rajarhat, 24 Pgs (N), the documents were registered and recorded in Book No. -I, Volume No. 1523-2018, Pages from 310458 to 310498, Being No. 152309401 for the year 2018;
2. On the date of 16.08.2018, a Deed of Conveyance was executed before A.D.S.R. - Rajarhat, 24 Pgs (N), the documents were registered and recorded in Book No. -I, Volume No. 1523-2018, Pages from 313356 to 313395, Being No. 152309402 for the year 2018;
3. On the date of 16.08.2018, a Deed of Conveyance was executed before A.D.S.R. - Rajarhat, 24 Pgs (N), the documents were registered and recorded in Book No. -I, Volume No. 1523-2018, Being No. 152309403 for the year 2018.

AND WHEREAS the said M/S Perfect Realty mutated its name in the L.R. Settlement of Rights and also Rajarhat Bishnupur -I Gram Panchayat with depositing all Khazna and taxes after acquiring and occupying the aforesaid land.

CONVERSION & ADJACENT OF LAND WITH BOUNDARY DECLARATION

WHEREAS all part of lands or part of land have been converted by various Conversion Order from Bagan, Sali to Bastu and also adjacent into single land measuring about (8 Cottahs 10 Chittacks 30.1 Sq. Ft. + 2 Cottahs 11 Chittacks 23 Sq. Ft. + 2 Cottahs 8.33 Sq. Ft. + 1 Cottah 11 Chittacks 23 Sq. Ft. + 17 Cottahs 3 Chittacks 40 Sq. Ft. + 9 Cottahs 44 Sq. Ft.) or 40 Cottahs 8 Chittacks 32 Sq. Ft. a little more or less or be the same which is described morefully in the below mention SCHEDULE - A PROPERTY.

AND WHEREAS the Present Owners executed a Deed of Boundary Declaration for the proper demarcation of the total land of the SCHEDULE A PROPERTY as the earlier owners occupied the said property from the RS Parcha and the documents were registered and recorded on the date of 23.03.2023 before A.R.A. IV, Kolkata, in Book No. -I, Volume No. 1904-2023, Being No. 190404327 for the year 2023.

ALL DETAILS DEVELOPMENT AGREEMENTS AND POWER OF ATTORNEYS

WHEREAS one Development Agreement and Power of Attorney were executed by the said Owners Rabindra Nath Ghosh, Ranjit Ghosh, Arup Ghosh, Tapan Kumar Ghosh, Santosh Kumar Ghosh & Paritosh Ghosh in favour of S.K. Builders & Developers Pvt. Ltd., a Indian Company, represented by its Director Dhiren Patel on the date of 06.03.2014 and the documents were registered and recorded before A.D.S.R. - Rajarhat, 24 Pgs (N), in Being No. 04896 for the year 2014 and being no. 04897 for the year 2014 but due to unavoidable circumstances, the said Agreement has been revoked by way of a Deed of Cancellation on the date of 18.11.2019 and the documents were registered and recorded before A.R.A. - III, Kolkata, in Being No. 190306378 for the year 2019. It is noted that it has no relevancy in the chain of Title.

AND WHEREAS one Development Agreement cum Power of Attorney was executed by the said Owners Rabindra Nath Ghosh, Ranjit Ghosh, Arup Ghosh, Tapan Kumar Ghosh, Santosh Kumar Ghosh & Paritosh Ghosh in favour of M/S Perfect Realty on the date of 18.11.2019 and the documents were registered and recorded before A.R.A. - III, Kolkata, in Book No. -I, Volume No. 1903-2019, Pages from 262901 to 262986, Being No. 190306380 for the year 2019.

AND WHEREAS one Development Agreement and Development Power of Attorney separately were executed by the said Owner Joydev Ghosh in favour of M/S Perfect Realty on the date of 16.08.2018 and the documents were registered and recorded before A.D.S.R. - Rajarhat, 24 Pgs (N), in Book No. -I, Volume No. 1523-2018, Pages from 310686 to 310737, Being No. 152309397 for the year 2018 & in Book No. -I, Volume No. 1523-2018, Pages from 313128 to 313159, Being No. 152309513 for the year 2018.

AND WHEREAS one Development Agreement and Development Power of Attorney separately were executed by the said Owner Goutam Ghosh in favour of M/S Perfect Realty on the date of 16.08.2018 and the documents were registered and recorded before A.D.S.R. - Rajarhat, 24 Pgs (N), in Book No. -I, Volume

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No. 1523-2018, Pages from 313303 to 313355, Being No. 152309398 for the year 2018 & in Book No. -I,
Volume No. 1523-2018, Pages from 313160 to 313192, Being No. 152309514 for the year 2018.

AND WHEREAS one Development Agreement and Development Power of Attorney separately were executed by the said Owner Sushanta Ghosh in favour of M/S Perfect Realty on the date of 16.08.2018 and the documents were registered and recorded before A.D.S.R - Rajarhat, 24 Pgs (N), in Book No. -I, Volume No. 1523-2018, Pages from 313252 to 313302, Being No. 152309400 for the year 2018 & in Book: No. -I, Volume No. 1523-2018, Pages from 313066 to 313098, Being No. 152309512 for the year 2018.

AND WHEREAS one Development Agreement and Development Power of Attorney separately were executed by the said Owner Bijoy Krishna Ghosh in favour of M/S Perfect Realty on the date of 16.08.2018 and the documents were registered and recorded before A.D.S.R - Rajarhat, 24 Pgs (N), in Book No. -I, Volume No. 1523-2018, Pages from 312878 to 312929, Being No. 152309399 for the year 2018 & in Book No. -I, Volume No. 1523-2018, Pages from 313035 to 313065, Being No. 152309511 for the year 2018.

SANCTIONED A BUILDING PLAN

WHEREAS by the strength of Development Agreements the North 24 Parganas Zilla Parishad sanctioned and issued a Building Plan, approval order No. 258/RPS, dated on 24.02.2022 on the name of M/S Perfect Realty.

FREE FROM ENCUMBRANCES

By the foregoing events and in fact, it is clear that the title of the property under the names of Rabindra Nath Ghosh, Ranjit Ghosh, Arup Ghosh, Anindya Ghosh, Arijit Ghosh, Santosh Kumar Ghosh, Paritosh Ghosh, Joydev Ghosh, Goutam Ghosh, Bijoy Krishna Ghosh & M/S Perfect Realty, represented by its Partners, Sushil Kumar Ghosh, Samrendra Nath Nandi, Prabir Das, Dhiren Patel & Sagar Mukherjee are good and clear and the said property in question is free from all Encumbrances.

SCHEDULE - A PROPERTY

ALL THAT a piece and parcel of a land measuring about 40 Cottahs 8 Chittacks 32 Sq. Ft. a little more or less or be the same lying and situated at Mouza - Kalaberia, J.L. No. 30, Touzi No. 173, comprised in R.S. & L.R. Dag No.471, 472, 472/555 under R.S. Khatian No. 202 & L.R. Khatian No.s 116, 141, 239, 258, 359, 497, 454/1, 415/3, 408/1, 400/1, 362/1, 342-333/2, 324/1, 146, 209/1, 1168, within ambit of Rajarhat Bishnupur -I Gram Panchayat, P.S. Rajarhat, District - North 24 Parganas within jurisdiction of A.D.S.R. - Rajarhat, New Town, 24 Pgs (N).

ANNEXURE - C: CERTIFICATE OF TITLE

I have examined the Original Title Deed intended to be deposited relating to the schedule property/(ies) to be offered as security by way of Registered/ Equitable/English Mortgage and that the documents of title referred to in the Opinion are valid evidence of Right, title and Interest and that the said Equitable Mortgage to be created on production of original title deeds will satisfy the requirements of creation of Registered/ Equitable Mortgage and I further certify that:

2. I have examined the Documents in detail, taking into account all the Guidelines in the check list vide Annexure B and the other relevant factors.

3. I confirm having made a search in the Land/ Revenue records. I also confirm having verified and checked the records of the relevant Government Offices/Sub-Registrar(s) Office(s), Revenue Records, Municipal/ Panchayat Office, Land Acquisition Office, Registrar of Companies Office, Waft Board (wherever applicable). I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage. I am liable /responsible, if any loss is caused to the Bank due to negligence on my part or by my agent in making search.

4. Following scrutiny of Land Records/ Revenue Records and relative Title Deeds, obtained from the concerned registrar office and encumbrance certificate (EC) I hereby certify the genuineness on the basis of the Title Deeds. Suspicious/ Doubt, if any, has been clarified by making necessary enquiries.

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5. There are no prior Mortgage/ Charges/ encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 1993 to 2023 pertaining to the Immovable Property/ (ies) covered by above said Title Deeds. The property is free from all Encumbrances.

5. In case of second/subsequent charge in favour of the Bank, there are no other mortgages/charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank (Delete, whichever is inapplicable).

7. Minor/S and his/their interest in the property/(ies) is to the extent of.... (Specify the share of the Minor with name) (Strike out if not Applicable).

8. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrowers, Rabindra Nath Ghosh, Ranjit Ghosh, Arup Ghosh, Anindya Ghosh, Arijit Ghosh, Santosh Kumar Ghosh, Paritosh Ghosh, Joydev Ghosh, Goutam Ghosh, Bijoy Krishna Ghosh & M/S Perfect Realty, represented by its Partners, Sushil Kumar Ghosh, Samrendra Nath Nandi, Prabir Das, Dhiren Patel & Sagar Mukherjee

9. I certify that Rabindra Nath Ghosh, Ranjit Ghosh, Arup Ghosh, Anindya Ghosh, Arijit Ghosh, Santosh Kumar Ghosh, Paritosh Ghosh, Joydev Ghosh, Goutam Ghosh, Bijoy Krishna Ghosh & M/S Perfect Realty represented by its Partners, Sushil Kumar Ghosh, Samrendra Nath Nandi, Prabir Das, Dhiren Patel & Sagar Mukherjee have an absolute, clear and Marketable title over the Schedule property/ (ies). I further certify that the above title deeds are genuine and a valid mortgage can be created on the basis of the original title deeds and the said Mortgage would be enforceable.

10. In case of creation of Mortgage by Deposit of title deeds, we certify that the deposit of following title deeds/ documents which have been examined would create a valid and enforceable mortgage: -
All Original Copies of Registered Deeds and other related documents which are enclosed in separate sheet as List of Documents

11. There are no legal impediments for creation of the Mortgage under any applicable Law/ Rules in force.

12. It is certified that the property is SARFAESI compliant

S.B.I. Ramrajatala

LIST OF DOCUMENTS

1. R.S. Parcha in favour of Goutam Ghosh, Pramila Ghosh, Susanta Ghosh, Rashbehari Ghosh,
2. A Deed of Sale Being No. 840 for the year 1999.
3. a Deed of Sale Being No. 7208 for the year 1994.
4. A Deed of Gift Being No. 07109 for the year 2014.

SWARUP MONDAL

State
Court, Calcutta

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5. A Deed of Sale Being No. 152306608 for the year 2015. ✓
6. A Deed of Gift Being No. 07143 for the year 2014. ✓
7. a Deed of Sale Being No. 225 for the year 1968
8. A Deed of Gift Being No. 02520 for the year 2014. ✓
9. A Deed of Gift Being No. 00092 for the year 2014.
10. A Deed of Conveyance Being No. 152309401 of 2018 ✓
11. A Deed of Conveyance Being No. 152309402 of 2018 ✓
12. A Deed of Conveyance being no. 09403 for the year 2018 ✓
13. Development Agreement with S K Builders being no. 04896 for the year 2014 ✓
14. Power of Attorney with S K Builders being no. 04897 for the year 2014 ✓
15. Cancellation of Development Agreement and Power being no. 06378 of 2019 ✓
16. Development Agreement cum Power of Attorney Being No. 190306380 of 2019 ✓
17. Development Agreement Being No. 152309400 for the year 2018 ✓
18. Development Power of Attorney Being No. 152309512 for the year 2018. ✓
19. Development Agreement Being No. 152309399 of 2018 ✓
20. Development Power of Attorney Being No. 152309511 of 2018. ✓
21. Development Agreement Being No. 152309398 for the year 2018 ✓
22. Development Power of Attorney Being No. 152309514 of 2018 ✓
23. Development Agreement Being No. 152309397 for the year 2018 ✓
24. Development Power of Attorney Being No. 152309513 of 2018 ✓
25. Parcha in favour of present land owners ✓
26. Conversion Certificate ✓
27. Information of Dag through online portal in favour of present land owners ✓
28. Khazna Receipt in favour of present Land owners ✓
29. Copy of Death certificate of Tapan Kr Ghosh ✓
30. Copy of Death certificate of Pramila Bala Ghosh ✓
31. Copy of Death certificate Krishna Ch. Ghosh ✓
32. Legal heirship from concern Panchayet Pradhan
33. Panchayet Tax receipt
34. Trade License of Perfect Realty
35. Partnership Deed
36. Deed of Retirement of Partner
37. Deed of Retirement & Admission of Partners
38. Registered Supplementary Partnership Deed being no. 2 for the year 2023
39. Registered Boundary Declaration being no. 04327 for the year 2023
40. Building Sanctioned Plan vide approval order no. 25/RPS