

Ref: No. _____

Annexure - B : Report of Investigation of Title in Respect of Immovable Property.

1	a) Name of the Branch / BU / Office Seeking Opinion	State Bank of India SME: NUTANGANJ BRANCH
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	XXXXX
	c) Name of the Borrower(s)	Souradip Pal
2	a) Type of Loan	CC/Term
	b) Type of Property	Bastu Class Vacant Land
3	a. Name of the unit/concern/company/person offering the property/(ies) as security.	Souradip Pal
	a. Constitution of the unit/concern/person/body/authority offering the property for creation of charge.	Souradip Pal
	1) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	BORROWER CUM GUARANTOR - Souradip Pal
4	a. Value of Loan of Rs.	As per eligible insured by Bank.
5	Complete or full description of the immovable property/(ies) offered as security including the following details.	Mouza - Bankura, J.L No. 211, L.R Khatian No. 18671 L.R Plot No. 2099, measuring Area 0.1560 acre or 15.60 decimals of Converted Bastu Class Land under P.S Bankura Dist-Bankura
	a) Survey No.	J.L. No.211 of Bankura P.S
	b) Door/House No. (in case of house property)	Nil
	c) Extent / area including plinth / built up area in case of house property	Converted area 15.60 decimals Bastu Class land
	d) Location like name of the place, village, city, registration, sub-district etc. Boundaries.	Mouza- Bankura, P.S Bankura DSR- Bankura ADSR- Bankura Under Bankura Municipality Butted and Bounded by: North: House of others South: Boundary wall of Artika flat East: Drainage system of Municipality thereafter kachha road West: 12 feet wide road (as per deed of sale)
6	a) Particulars of the documents scrutinized-serially and chronologically. Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified.	Original Photocopy

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S/L No.	Date	Name/Nature of Documents	Original/Certified copy/certified extract/photo copy,	In case of copies, whether the original was scrutinized by the Advocate.
1.	11.11.2022 & 16.11.2022	Regd. Deed of Sale being No. I-010206097 of 2022 At ADSR Bankura	Original	Yes
2	13.01.2023	L.R R.O.R vide Khatian No. 18671 in the name of borrower	Original	Yes
3	19.08.2025	Municipal Tax receipt from Bankura Municipality and Land reforms office	Original	Yes
4	10.03.1965 & 30.03.1963	Registered Deed of sale vide deed no. 3578 of the year 1965 at DSR Bankura	Photocopy	Yes

7	a. Whether certified copy of all title documents are obtained from the relevant 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)	Not required	
	b. Whether all pages in the certified copies of title documents which are obtained directly from Sub Registrar's Office have been verified page by page with the original documents submitted? (in case originals title deed is not produced for comparing with the certified or ordinary copies should be handled more diligently & cautiously)	N/A	
8	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?	Yes verified and attached here with.
	b)	If such online / computer records are available, whether any verification or cross checking are made and the comments / findings in this regard.	Yes computer records are available and verified and attached here with.
	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?	No. (but Stamp Papers appearance is Genuine)
	d)	Whether proper registration of documents completed. Detail thereof to be provided	Yes Completed Registration Deed

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9	a.	Property offered as security falls within the jurisdiction of which sub-registrar office?	DSR Bankura, ADSR- Bankura RA - Kolkata
	b.	Whether it is possible to have registration of documents in respect of the property in question, at more than one office or sub-registrar/district registrar/registrar-general. If so, please name all such office?	Yes It can either be registered at DSR Bankura or ADSR Bankura in exceptional cases it can be registered at RA Kolkata
	c)	Whether search has been made at all the offices named at (b) above?	all register offices through online and searching slips attached here with
	d)	Whether the searches in the offices of registering authorities or any other records reveal registration of multiple title documents in respect of the property in question?	No
10	a.	Chain of title tracing the title from the oldest title deed to the latest title deed establishing title of the property in question from predecessors in title / interest to the current title holder; That the land of LR Plot No. 2099 previously Plot No. 527 measuring area- 15.60 decimals land of Bankura Mouza having J.L No. 211 under P.S & Dist- Bankura was previously belonged to Anil Kumar Mukhopadhyay. After that Anil Kumar Mukhopadhyay transferred 15.60 decimals land from plot no. 527 now LR Plot No. 2099 to Amalendu Mukhopadhyay by executing a deed of sale vide Deed No. 3578 of the year 1963. Thereafter Amalendu Mukhopadhyay @ Amalendu Mukherjee transferred his said land to Souradip Pal by executing a deed of sale vide deed no. 010206097 of the year 2022 at ADSR Bankura. After purchased, said Souradip Pal recorded her name in L.R Parcha vide Khatian No. 18671 of Mouza- Bankura vide J.L No. 211 measuring area 15.60 decimals of Bastu Class Land under P.S & Dist-Bankura. The property of Khatian No. 18671 of Mouza- Bankura vide J.L No. 211 measuring area 15.60 decimals of Bastu Class Land under P.S & Dist-Bankura standing in the name of Souradip Pal and the said property is fit for create equitable mortgage.	
	b.	Wherever Minor's interest or other clog on title is involved, search should be made for a further period, depending on the need of clearance of such clog on the Title. In case of property offered as security for a loans of Rs.1.00 crore and above, search of title/encumbrance for a period of not less than 30 years is mandatory.(Separate Sheet may be used).	No minors Interest
	c.	Nature of Title of the intended Mortgagor Over the Property (whether full ownership rights; Leasehold Rights , Occupancy/Possessory Rights or inam or Govt. Grantee/ Allottee etc.)	Full ownership rights
11		Nature of Title of the intended Mortgagor over the Property (Whether full ownership rights, Leasehold Rights, Occupancy / Possessory Right or Name Holder or Govt. Grantee / Allottee etc.) IF OWNERSHIP RIGHTS,	

Ref: No. _____

	a. Detail of the Conveyance Documents b. Whether the documents is properly stamped c. Whether the documents is properly registered	a. Registered Sale deed vide Deed No. 010206097 of the year 2022. b. Yes c. Yes
	IF LEASEHOLD , WHETHER ;	
a)	The Lease Deed is duly stamped and registered	Not applicable
b)	The Lessee is permitted to mortgage the Leasehold right,	Not applicable
c)	Duration of the Lease / unexpired period of lease,	Not applicable
d)	If, a sub-lease, check the lease deed in favour of Lessee as to whether Lease deed permits sub-leasing mortgage by Sub-Lessee also.	Not applicable
e)	Whether the leasehold right permits for the creation of any superstructure (if applicable)?	Not applicable
f)	Right to get renewal of the leasehold rights and nature thereof.	Not applicable
	IF GOVT. GRANT/ALLOTMENT/LEASE-CUM/SALE AGREEMENT, WHETHER,	
a.	Grant agreement etc. provides for alienable right to the mortgagor or without conditions.	Not applicable
b.	The mortgagor is competent to create change on such property,	Not applicable
c.	any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	Not applicable
	IF OCCUPANCY RIGHT, WHETHER,	
a)	Such right is heritable and transferable,	Not applicable
b)	Mortgage can be created.	Not applicable
12.	Has the property been transferred by way of Gift/Settlement Deed, whether	By way of Sale Deed
a))	The Gift/Settlement Deed is duly stamped and registered;	Not applicable
b)	The Gift/Settlement Deed has been attested by two witnesses;	Not applicable
c)	The Gift/Settlement Deed transfers the property to Donee;	Not applicable
d)	Whether there is any restriction on the Donor in executing the gift/settlement deed in question;	Not applicable
e)	The gift/Settlement deed transfers the property to done	Not applicable
f)	Whether the Donee has accepted the gift by signing the Gift/Settlement Deed by a separated writing or by implication or by actions'	Not applicable
g)	Whether the Donee is in possession of the gifted property;	Not applicable
h)	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;	Not applicable
i)	Any other aspect affecting the validity of the title passed through the gift/settlement deed.	Not applicable
13	HAS THE PROPERTY BEEN TRANSFERRED BY WAY OF PARTITIONED/FAMILY SETTLEMENT DEED.	No. by way of Sale deed .
a)	Whether the Original deed is available for deposit. If not modality/procedure to be followed to create a valid and enforceable mortgage.	Not applicable
b)	Whether mutation has been effected.	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 mortgagable 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?	Not applicable

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	a)	In case of wills, whether the will is registered will or unregistered will?	Not applicable
	b)	Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	Not applicable
	c)	Whether the property is mutated on the basis of will?	Not applicable
	d)	Whether the original will is available?	Not applicable
	e)	Whether the original death certificate of the testator is available?	Not applicable
	f)	What are the circumstances and / or documents to establish the will in question is the last and final will of the testator?	Not applicable
	g)	Comments on the circumstances such as the available 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 applicable
15.		WHETHER THE PROPERTY IS SUBJECT TO ANY WAKF RIGHTS/ BELONGS TO CHURCH/TEMPLE OR ANY RELIGIOUS/OTHER INSTITUTIONS	Not applicable
	a)	Any restriction in creation of charges on such properties?	Not applicable
	b)	Precautions/permissions, if any in respect of the above cases for creation of mortgage?	Not applicable
16.	a)	Where the property is a HUF/Joint family properties ?	Not applicable
	b)	Whether mortgage is created for family benefit/legal necessary, Whether the Major Coparceners have no objection/join in execution, minor's share if any, rights of female members etc.	Not applicable
	c)	Please also comment on any other aspect which may adversely affect the validity of security in such cases?	Not applicable
17.	a)	Whether the property belongs to any trust or is subject to the rights of any trust?	Not applicable
	b)	Whether the trust is a private or public trust and whether trust deed specifically authorized the mortgage of the property?	Not applicable
	c)	If yes, additional precautions/permissions to be obtained for creation of valid mortgage?	Not applicable
	d)	Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	Not applicable
		IS THE PROPERTY AN AGRICULTURE LAND	No
18.	a)	Whether the Local laws permit mortgage of agriculture land and whether there are any restrictions for creation /enforcement of mortgage ?	Not applicable
	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?	Not applicable
	c)	In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained.	Converted as Bastu
19.	a)	Whether the property is affected by any local laws or other regulations having a bearing on the creation security (Viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.)	Not applicable
	b)	Additional aspects relevant for investigation of title as per local laws .	No
20	a)	Whether the property is subject to any pending or proposed land acquisition proceedings?	Not applicable
	b)	Whether any search / enquiry is made with the Land Acquisition Office and the outcome of such search / enquiry.	Not applicable

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21.	a)	Whether the property is involved in or subject matter of any litigation which is pending or concluded?	Not applicable	
	b)	If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	Not applicable	
	c)	Whether the title documents have any court seal/marking which points out any litigation attachment/security to court in respect of the property in question? In such case please comment on such seal/marking.	No Court Seal	
22.	a)	In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.	Not applicable	
	b)	Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	Not applicable	
	c)	Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.	Not applicable	
23.	a)	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 charge with the Company Registrar (ROC), Articles of Association / provision for common seal etc.	Not applicable	
	b/1	Whether the property (to be mortgaged) is purchased by the above company or limited Liability Partnership(LLP) firm? Yes/No	Not applicable	
	b/2	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)?	Not applicable	
	b/3	Whether the above search of charges reveals any prior charges/encumbrances, on the property (proposed to be mortgaged) created by the vendor company(seller)	Not applicable	
	b/4	If the search reveals encumbrances/charges, whether such charges/encumbrances have been satisfied? Yes/No	Free from all encumbrances	
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 applicable	
25.	a)	Whether any POA is involved in the chain of title during the period of search?	No	
	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 a registered document and hence it has created an interest in favour of the builder/developer and as such is irrevocable as per law.	Not applicable	
	c)	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, Agreement of sale, sale Deeds, etc. in favour of buyers of flats/units (Builder's POA) or (ii) other type of POA (Common POA).	Not applicable	
	d)	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 applicable	
	e)	In case of Common POA (i.e POA other than Builder's POA), please clarify the following clauses in respect of POA.		Not applicable
		1) Whether the original POA is verified and the title investigation is done on the basis of original POA?		Not applicable

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	2) Whether the POA is a registered one?	Not applicable
	3) Whether the POA is a special or general one?	Not applicable
	4) Whether the POA contains a specific authority for execution of title document in question?	Not applicable
f)	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?)	Not applicable
g)	Please comment on the genuineness of POA?	Not applicable
h)	The unequivocal on the enforceability and validity of the POA?	Not applicable
26	Whether mortgage is being created by a POA holder, check genuineness of the Power of Attorney and the extent of the power given therein and whether the same is properly executed / stamped authenticated in terms of the Law of the place, where it is executed.	Not applicable
27	I. IF THE PROPERTY IS A FLAT/APARTMENT OR RESIDENTIAL/COMMERCIAL COMPLEX,	Property is Vacant land
a)	Promoter's / Land owner's title to the land/building;	Not applicable
b)	Development Agreement / Power of Attorney;	Not applicable
c)	Extent of authority of the Developer/builder;	Not applicable
d)	Independent title verification of the Land and / or building in question;	Not applicable
e)	Agreement for sale (duly registered);	Not applicable
f)	Payment of proper stamp duty;	Not applicable
g)	Requirement of registration of sale agreement, development agreement, POA, etc.;	Not applicable
h)	Approval of building plan, permission of appropriate/local authority, etc.;	Not applicable
i)	Conveyance in favour of Society/Condominium concerned;	Not applicable
j)	Occupancy Certificate / allotment letter / letter of possession;	Not applicable
k)	Membership details in the Society etc;	Not applicable
l)	Share Certificates;	Not applicable
m)	No Objection Letter from the Society;	Not applicable
n)	All legal requirements under the local/Municipal laws, regarding ownership of flats/Apartments/Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.	municipal laws
o)	Requirements, for noting the Bank charges on the records of the Housing Society, if any;	Not applicable
p)	If the property is a vacant land and construction is yet to be made, approval of lay out and other precautions, if any.	Not applicable
q)	Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.	Not applicable
II.A	Whether the Real Estate Project comes under Real Estate (Regulation and Development Act, 2016? Y/N	Not applicable
II.B	Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of Such registration are to be furnished,	Not applicable
II.C	Whether the details of the apartment for sale as prescribed in the above Act./Rules there under is executed	Not applicable
II.D	Whether the details of the apartment /plot in question are verified with the list of number and types apartments or plots booked as uploaded by the promoter in the website of Real Estate Regulatory Authority ?	Not applicable

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28.	Encumbrances, Attachments, and/or claim whether of Government, Central or State or other Local authorities or Third Party, claims, Liens etc. and details thereof.	Free from all attachments and encumbrances
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.	Searching from online for the period of 1996 to 2025.
30.	Details regarding property tax or land revenue or other statutory dues paid/ payable as on date and if not paid, what remedy?	Not applicable
31.	a) Urban land ceiling clearance, whether required and if so, details thereon.	Not applicable
	b) Whether No objection Certificate under the Income Tax Act is required / obtained.	Not applicable
32.	a. Details of RTC extracts/mutation extracts / katha extracts pertaining to the property in question.	L.R Khatian No. 18671
	b. Whether the name of mortgagor is reflected as owner in the revenue / Municipal / Village records?	Revenue Records and municipal records
33.	a) Whether the property offered as security is clearly demarcated?	Yes
	b) Whether the demarcation / partition of the property is legally valid?	Yes
	c) Whether the property has clear access as per documents (The Property should be legally accessible through normal carries to transport goods to factories/houses, as the case may be).	Yes
34.	a. Whether the property can be identified from the following documents and discrepancy / doubtful circumstances, if any revealed on such scrutiny? a) Documents in relation to electricity connection; b) Documents in relation to water connection; c) Documents in relation to sales Tax Registration, if any applicable; d) Other utility bills, if any.	a. Yes b. Not Provided c. Not Provided d. municipal Tax
35.	a. Whether the Documents i.e. Valuation Report/Approved sanctioned 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)	boundaries are mentioned in 1 st page
36.	a. Whether the Bank will be able to enforce SARFESI Act, if required against the property offered as security?	Yes .
	b. PROPERTY IS SARFESI COMPLIANT(Y/N)	YES.
37.	a. Whether Original title deeds are available for creation of equitable mortgage	yes
	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.	Yes.
38.	Additional suggestions, if any to safeguards the interest of Bank/ensuring the perfection of security.	No.
39.	The specific persons who are required to create mortgage / to deposit documents creating mortgage.	Souradip Pal

(All columns / items are to be completed / commented by the panel advocate).

Note : In case separate sheets are required, the same may be used, signed and annexed.

Date -16/04/2026

Place -Bankura

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CERTIFICATE OF TITLE

1. I have examined the Original Title Deeds intended to be deposited relating to the schedule property/(ies) and offered as security by way of **Equitable/ Mortgage(*please specify the kind of mortgage)** and that the documents of title referred to in the Opinion are valid evidence of Right, title and Interest and that if the said Equitable Mortgage is created, it will satisfy the requirements of creation of Registered Mortgaged/ 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 do also confirm having verified and checked the records of the relevant Government /Sub-Register(s) office(s) Revenue Records, Municipal/Panchayet Office , Land Acquisition office, Registrar of Companies offices office , Wakf 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, I hereby certify the genuineness of the Title Deeds. Suspicious/ Doubt, if any, has been clarified by making necessary enquiries.
5. There are no prior Mortgage/ Charges/ encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 1996 to 2025 (up-to-date) pertaining to the Immovable Property/(ies) covered by above said Title Deeds. The property is free from all encumbrance.
6. In case of Second/Subsequent Charge in favour of the Bank, there are no other mortgage/charges other already stated in the loan documents and agreed to by the Mortgagor and the Bank .
7. Minors and his/ their interest in the property(ies) is to the extent of _____ (Specify the share of the minor with name)-
8. The Mortgage if created, will be available to the Bank for the Liability of the Borrowers Souradip Pal.
9. I certify that Borrowers Souradip Pal has /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 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 would create a valid and enforceable mortgage.

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- a. Original deed of sale vide deed no. 010206097/2022 at ADSR Bankura
- b. LR Parcha of land vide Khatian No. 18671

11. There are no legal impediments for creation of the Mortgage under any applicable Law/Rules in force.
10. It is certified that the property is fit for SARFASEI Complaint.

SCHEDULE OF THE PROPERTY (IES)


Mouza - Bankura, J.L No. 211, L.R Khatian No. 18671 L.R Plot No. 2099, measuring Area 0.1560 acre or 15.60 decimals of Converted Bastu Class Land under P.S Bankura Dist- Bankura

Enclosed :

- 1) Court Searching Slip- online print
- 2) Registry Searching Slip - online print

Date. 16/04/2026

Place-Bankura

Signature of the Advocate
Empanelled Advocate of
State Bank of India

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