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To
The Branch Manager,
Canara Bank,
Lake Garden -II Branch,
South 24 Pargana

The Owners of the property are Smt. Nilanjana Chatterjee

Borrower - Sohini Sarkar

ANNEXURE - II

Sl. No.	Particulars	Remarks
1.	Nature of Title (Ownership/Leasehold/Occupancy/Govt. Grant/Allotments etc.)	Ownership
2.	If Leasehold, Whether	No.
	a) Lease deed is duly stamped and registered	N.A.
	b) Lessee is permitted to mortgage the Leasehold right	N.A.
	c) Duration of the Lease/unexpired period of lease	N.A.
	d) If, a sub-lease, check the lease deed in favour of Lessee as to whether Lease deed permits sub-leasing and mortgage by sub-lessee also.	N.A.
3.	If Govt. grant/allotment/Lease cum Sale agreement, whether :	No.
	a) Grant/agreement etc. provides for alienable rights to the mortgagor with or without conditions.	N.A.
	b) The mortgagor is competent to create charge on such property.	N.A.
4.	If, Occupancy right, Whether	No.
	a) Such right is heritable and transferable	N.A.
	b) Mortgage can be created.	N.A.
5.	a) Whether provisions of Urban Land Ceiling Act applicant/permission obtained	N.A.
	b) Whether NOC under Income Tax Act is required/obtained	N.A.
	c) Whether records with the Registrar of Assurances verified (If applicable).	Yes, verified.
6.	Whether there are claims from minor/s and his/their interest in the property/ies. Specify the	No, minor share does not arise.

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	share of minor/s with name.	
7.	In case of Agricultural land, the position regarding creation enforceability with regard to local laws.	The subject property is comes under ward no. 93 of KMC as such it is BASTU i.e. Non-Agricultural land
8.	In case of conversion of Agricultural land for commercial purposes, whether requisite procedure/permission complied with/obtained.	N.A.
9.	a) In case of partition/settlement Deeds, whether original deed is available for deposit. If not the modality/procedure to be followed to create a valid mortgage.	N.A.
	b) Whether mutation has been effected and the mortgagor is in possession and enjoyment of his share.	b) N.A.
	c) Whether the partition is valid o law?	c) N.A.
10.	a) In case of partnership firm, whether the property belongs to the firm and registered.	a) No.
	b) Whether the person/s creating the mortgage has/have the authority to execute on behalf of the firm.	b) No.
11.	In case of Limited Companies, verify the Borrowing Power Resolution, authority to create mortgage/execution of documents, any prior charge with ROC, MOA/AOA, provision for common seal etc.	Yes.
12.	In case of Societies/Associations, verify requisite resolution, bye laws, powers to borrow encumbrances etc.	No.
13.	In case of POA holder, verify the genuineness of POA and the extent of Powers, Whether the POA is properly executed / stamped / authenticated / enforceable as per the Law of the place.	Yes verified properly.
14.	If the property is a flat/apartment or residential/commercial complex, verify	The subject property is a residential flat.
	a) Promoter's/Land owner's title to the land/building.	Land owner's title to the land.
	b) Whether the flats are developed by the Land owner or constructed on joint development basis.	The flats are developed constructed on development basis.
	c) Development Agreement/POA	Submitted
	d) Extent of Authority of the Developer/Builder	Land owner granted power on favour of Developer to sell and transfer the flat under Developer's allocation.
	e) Whether the construction is approved by the competent authority.	e) Yes.
	f) Independent title verification of the land or building in question.	f) Verified properly.

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	g) Agreement of Sale (duly registered).	g) Agreement for Sale is provided to us but it is not registered.
	h) Whether it is a Second/subsequently Sale.	h) No.
	i) Payment or proper stamp duty.	i) Stamp duty is paid as per Law.
	j) Conveyance in favour of the Society/Condominium concerned.	j) N.A.
	k) Occupancy certificate/allotment letter/letter of possession.	k) No documents have been submitted.
	l) Membership details in the Society etc.	l) Does not arise
	m) Share certificates	m) Does not arise
	n) NOC from the Society	n) Does not arise
	o) Latest maintenance charges paid receipt from Society.	o) Does not arise
	p) Whether proportionate share in land is transferred to the mortgagor.	p) Yes, the proportionate share of land is transferred to the mortgagor.
	q) Documents evidencing possession such as Telephone Bill, Electricity Bill, Tax paid receipt etc.	q) Yes
	r) Other legal requirements under the local/municipal laws with regard to ownership of flats/apartments/building regulations, Society laws etc.	r) Documents in hand are sufficient.
15.	In case of joint family property and mortgage created for family benefit/legal necessity, verify whether major co-parceners have no objection, joined in execution, rights of female members, minor's shares etc.	Does not arise.
16.	Genealogical tree is to be drawn up wherever the title has been acquired by succession.	Not necessary.
17.	Pending litigations/court/attachments/injunction/stay orders/acquisition by the Govt/Local authorities etc if any.	There is no pending litigations/Court attachments/Injunction/stay orders/acquisitions by the Govt./Local Authorities.
18.	Any other matters affecting the proposed creation of mortgage not covered elsewhere.	Yet not found as per available entries and documents.

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ANNEXURE - IV

LEGAL SCRUTINY REPORT

18. Description of the documents scrutinized :

Sl. No.	Date of Document	Name of Document	Whether Original/Certified True Copy/Photocopy
1.	14.05.1962	Indenture of Conveyance dated 14.05.1962 executed between Bangur Land Development Corporation Limited as vendor AND Major Ajit Chandra Chakraborty as Purchaser. The said deed duly registered in the office of Sub Registrar Alipore and recorded in Book No. I, Volume no. 58, pages from 151 to 161 as being no. 4290 for the year 1962.	Photocopy (verified with original)
2.	02.12.1965	Indenture of Declaration dated 02.12.1965 executed by Bangur Land Development Corporation Limited and said deed was duly registered in the office of Joint Sub- Registrar Alipore and recorded as being no. 5719 for the year 1965.	Photocopy (verified with original)
3.	11.04.1969	Reconvene Deed dated 11.04.1969 executed between The President of India as Mortgagee AND Major Ajit Chandra Chakraborty as Mortgagor and said deed was duly registered in the office of Registrar of Alipore and recorded as being no. 3107 for the year 1969.	Photocopy (verified with original)
4.	27.04.2014	Death Certificate dated 27.04.2014 in the name of Mukul Chakraborty issued by Kolkata Municipal Corporation.	Photocopy (verified with original)
5.	25.03.2021	Mutation Certificate dated 25.03.2021 in the name of Nilanjana Chatterjee issued by Kolkata Municipal Corporation.	Photocopy (verified with original)
6.	03.09.2021	Development Agreement dated 03.09.2021 executed between Nilanjana Chatterjee as Owners AND Trishank Construction duly represented by its authorized signatory namely Tarak Narayan Bose as Developer. The	Photocopy (verified with original)

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14	06.10.1993	Death Certificate in the name of Ajit Chandra Chakraborty from Calcutta Municipal Corporation.	Photocopy Verified
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B. Description of Property/Properties :

Item No.	Survey No.	Extent of Area/s (in acres/hectares)	Location	Boundaries
	-	ALL THAT one Self-contained Flat No. A2, on the 1 st floor, at the North East South Side measuring about 1050 Sq.ft. super built up more or less, built and constructed upon land measuring about 03 Cottahs 15 Chittacks 37 Sq.ft. be the same more or less,	Comprised in Mouza- Arakpore, appertaining to Khatian no. 112, corresponding to Sub- Khatian no. 116 and 126, under Dag no. 268, 269, within the local limits of Kolkata Municipal Corporation, ward no. 93, lying and situated at premises no. 433, Lake Gardens, Kolkata- 700045, under P.S.- Lake, District- South 24 Pargana.	<u>Boundary of the Land:</u> ON THE NORTH: By 20' wide road; ON THE SOUTH : By plot no. P5/6 P5/7 and P5/8; ON THE EAST : By Plot no. P8; ON THE WEST: By Plot no. P6;

C. Tracing of party's title for the last 13/30 years. If connected title deeds reveal any circumstances or incidences, which necessitate further tracing of party's title, it shall also be done.

Ownership of Major Ajit Chandra Chakraborty:

That by virtue of Indenture of Conveyance dated 14.05.1962 said Bangur Land Development Corporation Limited as vendor sold, transferred, conveyed, assigned and assured of ALL THAT piece and parcel of land measuring about 03 Cottahs 15 Chittacks 37 Sq.ft. be the same more or less, Comprised in Mouza- Arakpore, appertaining to Khatian no. 112,

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Development Agreement:

That said Nilanjana Chatterjee as owner entered into a Development Agreement dated 03.09.2021 with Trishank Construction duly represented by its authorized signatory namely Tarak Narayan Bose as Developer for the purpose of commercial exploitation of the Subject property i.e. **ALL THAT** piece and parcel of land measuring about 03 Cottahs 15 Chittacks 37 Sq.ft. be the same more or less, Comprised in Mouza- Arakpore, appertaining to Khatian no. 112, corresponding to Sub- Khatian no. 116 and 126, under Dag no. 268, 269, within the local limits of Kolkata Municipal Corporation, ward no. 93, lying and situated at premises no. 433, Lake Gardens, under P.S.- Lake, District- South 24 Pargana, and to construct a residential Multi-Storied Building as per sanctioned building plan dated 30.06.2022 vide no. 2022100065 duly sanctioned by Kolkata Municipal Corporation at the cost and expense of the developer comprising of several flats and saleable spaces after demolition of old structure standing thereon. The said deed duly registered in the office of D.S.R.-III, South 24 Parganas and recorded in Book No. I Volume no. 1603-2021, pages from 222782 to 222852 as being no. 160307172 for the year 2021.

Development Power of Attorney:

That said Nilanjana Chatterjee as owner entered into a Development Power of Attorney dated 03.09.2021 and granted power unto and in favour of Trishank Construction duly represented by its authorized signatory namely Tarak Narayan Bose as Developer for doing various acts and things interalia to sell and transfer the schedule mentioned property and said power duly registered in the office of D.S.R.-III, South 24 Parganas and recorded in Book No. I Volume no. 1603-2021, pages from 206954 to 206975 as being no. 160307199 for the year 2021.

Agreement for Sale:

That by and through an Agreement for Sale dated 10.05.2024 said Nilanjana Chatterjee as Owner duly represented by its constituted attorney namely Trishank Construction duly represented by its authorized signatory namely Tarak Narayan Bose AND Trishank Construction duly represented by its authorized signatory namely Tarak Narayan Bose intend to sell **ALL THAT** one Self-contained Flat No. A2, on the 1st floor, at the North East South Side measuring about 1050 Sq.ft. super built up more or less, built and constructed upon land measuring about 03 Cottahs 15 Chittacks 37 Sq.ft. be the same more or less, Comprised in Mouza- Arakpore, appertaining to Khatian no. 112, corresponding to Sub- Khatian no. 116 and 126, under Dag no. 268, 269, within the local limits of Kolkata Municipal Corporation, ward no. 93, lying and situated at premises no. 433, Lake Gardens, under P.S.- Lake, District- South 24 Pargana, unto and in favour of Sohini Sarkar as purchaser.

- D. Encumbrance certificate for a period of 13 years for all the items of properties subject to "C" above.

I have cause search the Record (Index - II) at the office of A.R.A. Kolkata, A.D.S.R. Alipore and D.S.R. South 24 Pargana for the period from 2010 to 2024 and being satisfied as such, I do not find any adverse entries of the above said Offices.

I certify that the subject property is free from all encumbrances, lien and charges as per record of the above stated Registry Offices.

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E. Evidence of possession –

---Yes, Tax receipt in the name of present owner has been provided to us.

F) The documents to be deposited (original/certified) for creation of valid and enforceable mortgage and the specific persons who are required to create mortgage/to deposit documents creating the mortgage.

Sohini Sarkar is the intending Borrower is required to deposit the following documents for creation of the mortgage:

- 1) *Original* Agreement for Sale dated 10.05.2024 executed between Nilanjana Chatterjee as Owner duly represented by its constituted attorney namely Trishank Construction duly represented by its authorized signatory namely Tarak Narayan Bose AND Trishank Construction duly represented by its authorized signatory namely Tarak Narayan Bose AND Sohini Sarkar as purchaser.
- 2) *original* Deed of Sale to be executed between Nilanjana Chatterjee as Owner duly represented by its constituted attorney namely Trishank Construction duly represented by its authorized signatory namely Tarak Narayan Bose AND Trishank Construction duly represented by its authorized signatory namely Tarak Narayan Bose AND Sohini Sarkar as purchaser before the concerned registry office.
- 3) *Original* Possession Letter
- 4) *Original* Money Receipt
- 5) *Photocopy* of Tax receipts in the name of present owner.
- 6) *Photocopy* of Sanction Building Plan.

G) Whether any mortgage /charge was created against the property under CERSAI (Yes/No)

----- As per CERSAI search there is no such charges found over the property.

H) Whether the property documents are verified /Validated online? (applicable in those states where online validation system of property documents is available) – Yes/No/NA.

SL No.	Date of Verification	Description of the Property document verified online	Date & Reference no. of the document verified	Whether proof of the property document verified online, enclosed along with the list of documents verified? (Yes/No)
1.	31.05.2024	ALL THAT one Self-contained Flat No. A2, on the 1 st floor, at the North East South Side measuring about 1050 Sq.ft. super built up more or less, built and	(1) Indenture of Conveyance dated 14.05.1962 as being no. 4290 for the year 1962.	N.A.

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	constructed upon land measuring about 03 Cottahs 15 Chittacks 37 Sq.ft. be the same more or less, Comprised in Mouza-Arakpore, appertaining to Khatian no. 112, corresponding to Sub-Khatian no. 116 and 126, under Dag no. 268, 269, within the local limits of Kolkata Municipal Corporation, ward no. 93, lying and situated at premises no. 433, Lake Gardens, under P.S.- Lake, District- South 24 Pargana.		
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I) Certificate of title should disclose :

- Whether the party has an absolute, clear and marketable title over the property/ies proposed to be mortgaged.

----Yes, the present owners *have clear and marketable title* over the property, proposed to be mortgaged.

- Whether the party can execute valid simple/equitable mortgage in favour of the Bank.

----- Yes, the intending Borrower, can execute valid simple/equitable mortgage in favour of the Bank.

- Whether any of the property intended to be given by way of mortgage is subject any minor's or any other claims.

-----No, the property intended to be given by way of mortgage is not subject of any minor's or any other claims.

CERTIFICATE TO BE ISSUED BY THE ADVOCATE WHO SCRUTINISED THE DOCUMENTS.

I have gone through the Copy of title deed intended to be deposited relating to the property and offered as security by way of simple/equitable mortgage and that the documents of title referred to above are perfect evidence of title and that if the said simple/equitable mortgage is created are deposited in the manner required by law, It will satisfy the requirements of creation of simple/equitable mortgage and I further certify that :

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I have made a search in the land/revenue records through online and manual mode and do not find any adverse features, which would prevent the titleholders from creating a valid mortgage.

2) I have visited the Registrar/Sub Registrar's Office and verified the records/ details of the property belonging to Nilanjana Chatterjee.

3) There are no prior mortgages/charges whatsoever as could be seen from the encumbrance certificate for the period from 2010-2024 pertaining to the immovable property/ies covered by the above said title deed.

4) There are prior mortgages/charges to the extent of _____ which are liable to be cleared or satisfied by complying with the following :

5) There are claims from minor/s and his/their interest in the property/ies is to the extent of _____ (specify the share of the minor/s with name). Does not arise.

6) The undivided share of the minor's is (whether there is a claim or not) No. (specify the share of minor's). Not necessary.

7) The property/ies is/are subject to the payment of Rs. _____ (specify the liability that is fastened or could be fastened on the property/ies). Not necessary.

8) Provisions of Urban Land Ceiling Act are not applicable/permission obtained. Not necessary.

9) Holding/acquisition is in accordance with the provisions of the Land Reforms Act. Does not arise.

10) The mortgage if created will be available to the Bank for the liability of the intending borrower namely Sohini Sarkar.

I certify that Nilanjana Chatterjee has valid and marketable title in the property shown above.

Date: 03.06.2024

Place: Kolkata

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Signature of the Advocate
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Room No - B1 B2

ANNEXURE - IV

CERTIFICATE

Inspection/verification of Records of landed property at Additional Registrar of Assurances, Kolkata, A.D.S.R Alipore and D.S.R. South 24 Pargana through online -

To
The Branch Manager,
Canara Bank,
Lake Garden II Branch,
South 24 Pargana

Dear Sir,

Sub: Inspection/Verification of Records of landed property at Additional Registrar of Assurances, Kolkata, A.D.S.R Alipore and D.S.R. South 24 Parganas.

This is to confirm that I have visited the Registrar/Sub-registrar's Office at A.R.A. Kolkata, A.D.S.R Alipore and D.S.R. South 24 Pargana and verified the details of the property standing in the name of Nilanjana Chatterjee.

The property details are as under :

ALL THAT one Self-contained Flat No. A2, on the 1st floor, at the North East South Side measuring about 1050 Sq.ft. super built up more or less, built and constructed upon land measuring about 03 Cottahs 15 Chittacks 37 Sq.ft. be the same more or less, Comprised in Mouza- Arakpore, appertaining to Khatian no. 112, corresponding to Sub- Khatian no. 116 and 126, under Dag no. 268, 269, within the local limits of Kolkata Municipal Corporation, ward no. 93, lying and situated at premises no. 433, Lake Gardens, under P.S.- Lake, District- South 24 Pargana, butted and bounded in the manner as follows :

ON THE NORTH: By 20' wide road;

ON THE SOUTH : By plot no. P5/6 P5/7 and P5/8;

ON THE EAST : By Plot no. P8;

ON THE WEST: By Plot no. P6;

Further, I certify as under :

That I have verified the title deeds and SARFAESI can be applicable to the fulfillment of point number F.

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2. That there is no prior charges over the said property and Nilanjana Chatterjee is the absolute owner of the said property as per the record enquired and verified by in the Registrar/Sub-Registrar's Office through online.

OR

3. That as per the records available at Registrar/Sub-Registrar's office, the property is mortgaged/charged to:

Date of Document	Description of the Document	In whose favour	Amount mentioned in the Document
N.A.	N.A.	N.A.	N.A.

Place : Kolkata

Date : 03.06.2024

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