

ANANTA MITRA

ADVOCATE

Enrolment No. – WB-292/2006

Empanel Lawyer of UCO Bank



Chamber : Swarana Deep Jewellers

Near Kirmahar Bus Stand

Kirmahar, Birbhum PIN - 731302

AND

Residence & Chamber Vrisa Enclave, Near

Prativa Anusthan Bhaban Ramkrishna Road,

Bolpur, Birbhum

Mobile No - 9434647534

Ref No.

Date -05/08/2025

Annexure- B

To,

The Branch Manager

UCO BANK Patharchapuri Branch

Legal Opinion as to creation of Equitable Mortgage in respect an area of land being District Birbhum, P.S-Suri, Mouja-Anandapur, JI No: 103, L.R Plot No- 502 & 507, Kh. No-7912 measuring in total area of total 0.0664 Acres.

Dear Sir,

In the above-captioned matter, I submit my legal opinion as under: -

ANNEXURE – B

Non – Encumbrances Certificate & Detailed Report on Title

Ref: Area of land being District Birbhum, P.S-Suri, Mouja-Anandapur, JI No: 103, L.R Plot No- 502 & 507, Kh. No-7912 measuring in total area of total 0.0664 Acres.

The present owner of the said property:

Satyajit Mukherjee, son of Late Acchutananda Mukherjee of Village: Suri New Dangalpara, P.O.: Suri, P.S.: Suri, District: Birbhum, West Bengal, India, PIN: 731126.

I have caused necessary searches in the All-Dist. Sub-Registrar, and All Additional Dist. Sub Registrar, of West Bengal for the period from 2008 to 2025 and B.L & L.R.O, and all other relevant documents in respect of the aforesaid property. My report is as follows:

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Lawyer's Opinion Note Regarding Equitable Mortgage

Name of the Bank/ Branch	UCO BANK Patharchapuri Branch
Name of the Applicant	Satyajit Mukherjee, son of Late Acchutananda Mukherjee
Full Address	Suri New Dangalpara, P.O.: Suri, P.S.: Suri, District: Birbhum, West Bengal, India, PIN: 731126.
Equitable mortgage of (shop/plot/home: Specific description of the property to be mortgage)	An area of land being District Birbhum, P.S-Suri, Mouja-Anandapur, JI No: 103, L.R Plot No- 502 & 507, Kh. No-7912 measuring in total area of total 0.0664 Acres.
Name & full address of the Owner of the immovable property to be mortgaged (shop/plot/house)	Satyajit Mukherjee, son of Late Acchutananda Mukherjee of Village: Suri New Dangalpara, P.O.: Suri, P.S.: Suri, District: Birbhum, West Bengal, India, PIN: 731126.
1. Name of the applicant Borrower status whether individual. Partnership, Company, etc. name of Director/Partners	Individual
2. In what capacity the Mortgagor is intending to create Mortgage, whether as borrower/guarantor.	Borrower
3. Full particulars of original documents examined by me which are/are being deposited for the purpose of creating equitable mortgage.	1. Copy of the Original Gift Deed being No.0840 dated 21/08/2023 2. Copy of the Original Sale Deed no 5694 dated 10/05/2022 3. Copy of the Original Sale Deed no 0825 dated 21/08/2023.

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4. Copy of the Original Sale Deed no
0787 dated 18/08/2023.

5. Copy of the original Sale Deed no
1752 dated 13/09/2023.

6. Copy of the Original Chain Deed
no 0245 dated 10/04/1959

7. Copy of the original Chain Deed
no 0172 dated 10/01/2007

8. Copy of the original Chain Deed
no 0665 dated 02/02/2010.

9. Copy of the original Chain Deed
no 5694 dated 10/05/2022.

10. Original Server Copy of Plot
Information L.R. Khatian No.7912.

11. Original Server Copy of Pracha
L.R. Plot No. No.502 & 507.

12. Original Copy of the Sale
Agreement.

13. Original Copy of the building
Permit.

14. Copy of the old Tax Returns for
the Year 2007.

15. Xerox copy of the sketch map
plot no 502 & 507.

16. Original copy of the Legal Hire's
Certificate issued by Sabaldaha
Gram Panchayat.

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	17. Original copy of the Legal Hire's Certificate issued by Ghohaliyara Gram Panchayat. 18. Xerox copy of Conversion Certificate, Plot No. 507, Conversion case no.CN/2024/0317/216 dated 19/05/2025 19. Copy of the original Partnership Deed. 20. Original Khajna Receipt of the Date 18/06/2025 issued by Suri Municipality. 21. Copy of search report of All-Dist. Sub-Registrar, and Additional Dist. Sub Registrar, of West Bengal for the period from 2008 to 2025.
(a) Whether sale deed/ partition deed/ lease deed/ gift deed/ deed of trust Orwakfnama/ deed surrender or release deed/ probate of will	Gift deed being No.0840 dated 21/08/2023
(b) Whether the receipt issued by Registering Authority for Registry Charges and deficit stamp fee is also to be deposited.	Not Applicable
(c) The date of execution of above documents	Executed on 18/08/2023

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(d) Whether the documents is registered or not, if so, the date on which the document was registered.	Registered on 21/08/2023
(e) Whether the document is original one? (Care: Normally certified copy is not to be accepted)	Original Copies of the Gift Deed
(f) Whether all the persons having title to the property are depositing title deeds.	Yes
(g) Whether certified copy of all the title documents are obtained and compared with the documents made available by the proposed mortgagor?	Yes
4. Details of the property and its area :	District Birbhum, P.S-Suri, Mouja-Anandapur, JI No: 103, L.R Plot No- 502 & 507, Kh. No-7912 measuring in total area of total 0.0664 Acres.
(a) Holding No.:	N / A
(b) Ward No/ Circle No.:	N/A
(c) Khasra No/ Khatauni No.:	L.R. Khatian No.7912
(d) Area:	An area of land being District Birbhum, P.S-Suri, Mouja-Anandapur, JI No: 103, L.R Plot No- 502 & 507, Kh. No-7912

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	measuring in total area of total 0.0664 Acres.
(e) Village/City	Anandapur
(f) District	Birbhum
(g) Boundaries	<u>Plot no 502</u> Boundaries as per the Sketch Map, along with the Deed no 5694.. North: Plot of Falguni Laha South: Road East : West – Plot No 507 <u>Plot no 507</u> Boundaries as per the Sketch Map, along with the Deed no 5694.. North: South: Road East: Plot no 502 West –
(h) Nature of the property	Bastu
(i) Any other details:	No
5. Whether the record related to non – encumbrance for the immediate last 13 years showing the property in question as unencumbered has been seen by	Yes

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the advocate, relevant receipt is to be obtained.	
6. Whether particulars of Land holdings and name of title holder in the certificate tally with the details in the deed:	Yes
7. Whether non-encumbrance certificate has been signed by the Competent Authority.	Yes
8. Whether the name of the Mortgagor is recorded in Khasra and Khatauni or the Revenue / Municipal records, if yes in what capacity	No, in the name of Land Owner L.R. Khatian No.7912.
9. The Character of the property whether Self acquired/individual or corporate or Joint Hindu Family etc	Self-acquired
10. Minor's interest if any	No
11. Is the land within the declared residential Area:	Yes
12. Whether or not the land is hit by any restriction of Land Ceiling / Acquisition Act? If so, a copy of relevant notification should be furnished.	No
13. Will the local authorities readily sanction the construction	No

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plans? In case, any hesitation/delay is apprehended, reasons therefore:	
14. Rent receipts:	No
(a) For how many years received	
(b) Whether particulars of land holdings and name of the title holder in the rent receipt tally with the details in the Khatauni and Deed.	No, in the name of the Land Owner L.R. Khatian No.7912.
15. What is the estimated market value of the property:-	
16. Whether the property in question is wholly/ partly lease out. If so its impact on the valuation of property.	No
17. Whether the equitable mortgage can be created at the centre where the loan is being granted? If not, the name of the nearest centre where it can be created.	UCO BANK Patharchapuri Branch
18. Is there any bar or condition lapplication to the creation of the mortgage? If so whether the necessary clearance/permission/NOC has been obtained?	No

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18/10/20

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19. Is there any condition in the Patta/Lease which is onerous to the interest of the Bank	Not Applicable
20. Whether the property is enforceable under "The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act" (S.A.R.F.A.E.S.I) Act 2002.	Yes.

21. Brief history of the ownership of the property as how to it has been acquired by the present owner:

The land R.S Plot no 246/1979 equivalent to L.R Plot no 507, R.S Khatian no 266 measuring 0.0485 Acres, under police station Suri, was previously the absolute owner of 1) Shadhan Kumar Ghosh, 2) Sagar Kumar Ghosh, 3) Kumari Lakkhi Ghosh, daughter of Krishna Kinkar Ghosh, 4) Saraswathi Mondal wife of Dulal Chandra Mondal.

Whereas during their possession, they transferred their land, L.R Plot No 507, to 1) Falguni Laha wife of Late Anadi Mohan Laha, through a sale deed no 0665 dated 02/02/2010 registered by D.S.R.BIRBHUM.

After that Another R.S Plot no 246/1779 L.R Plot no 502, R.S Khatian no 266 measuring 0.08 Acres, under police station Suri, was previously the absolute owner of 1) Himangshu Bhusan Adhikary 2) Vabani Sankar Adhikary son of Late Shudhangshu Bhusan Adhikary 3) Sabita Ranjan Adhikary 4) Shubharang Bhusan Adhikary 5) Tapan Kumar Adhikary son of Late Shudhangshu Bhusan Adhikary 6) Santiranjana Adhikary son of Late Shudhangshu Bhusan Adhikary 7) Bulurani Chakraborty wife of Pranabesh Chakraborty 8) Mrinal Kanti Chatterjee 9) Shayamal Kanti Chatterjee 10) Nalesh Kanti Chatterjee 11) Basanti Mitra wife of Baren Mitra.

Thereafter, during their possession, they transferred their land to 1) Falguni Laha, son of Anadi Laha & 2) Karabi Laha, wife of Falguni Laha, through a registered Sale Deed no 0172 dated 10/01/2007.

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After that, Falguni Laha was the owner of the L.R. Plot no 507, L.R. Khatian no 4296 jointly owned with Karabi Laha of the L.R. Plot no 502.

Thereafter, 1) Falguni Laha, 2) Karabi Laha, during their possession, transferred her land to 1) Satyajit Mukherjee, son of Acchutananda Mukherjee and 2) Barnali Mukherjee, wife of Satyajit Mukherjee vide a registered Sale Deed no 5694 dated 10/05/2022 registered by D.S.R. BIRBHUM.

Thereafter, the said Barnali Mukherjee during her possession, she transferred her land to Satyajit Mukherjee, son of Late Acchutananda Mukherjee, vide a registered Gift Deed no 0840 dated 21/08/2023 registered by D.S.R. BIRBHUM.

Whereas the land L.R Plot No 507, L.R. Khatian no 725/12 measuring 0.0029 Acres, under police station Suri, was previously the absolute owner of Bhuban Chandra Chattopadhyay.

After the demise of Bhuban Chandra Chattopadhyay, his legal heir, his son Nishit Chattopadhyay Chatterjee, was the owner of the above-mentioned plot by the Hindu Succession Act.

Thereafter, Nishit Chattopadhyay Chatterjee, during his possession he transferred his land to Satyajit Mukherjee, son of Acchutananda Mukherjee by a registered Sale Deed no 0825 dated 21/08/2023 registered by D.S.R. BIRBHUM.

Now, therefore, Satyajit Mukherjee is the owner of the above-mentioned 0.0029 acres of Land.

Whereas the land L.R Plot no 507, L.R. Khatian no 806/30, measuring 0.0058 Acres, under police station Suri, was previously the absolute owner of Mahadeb Chattopadhyay.

After the demise of Mahadeb Chattopadhyay, his legal heir, son Haradhon Chatterjee Chattopadhyay, was the owner of the land under the Hindu Succession Act.

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Whereas the demise of the Haradhon Chatterjee Chattopadhyay, his legal heirs, 1) Shovarani Chatterjee Chattopadhyay, wife of Haradhon Chatterjee Chattopadhyay, 2) Parthasarathi Chatterjee Chattopadhyay son of Haradhon Chatterjee Chattopadhyay 3) Bayshaki Roy wife of Suman Kumar Roy, Daughter of Haradhon Chatterjee Chattopadhyay, are the owners of the said plot by the Hindu Succession Act.

Thereafter, during their possession, 1) Shovarani Chatterjee Chattopadhyay, 2) Parthasarathi Chatterjee Chattopadhyay) Bayshaki Roy they transferred their land to Satyajit Mukherjee though a registered Sale Deed no 0787 dated 18/08/2023 registered by D.S.R.BIRBHUM.

Now, therefore, Satyajit Mukherjee is the owner of the above-mentioned 0.0058 acres of Land.

Additionally, the land L.R. Plot no 507, measuring 0.0028 Acres, L.R. Khatian no 725/12 under police station Suri, was previously the absolute owned absolutely by Bhudeb Chattopadhyay.

After the demise of Bhudeb Chattopadhyay, his legal heir was Sisir Kumar Chattopadhyay, his son was the owner of the above-mentioned plot by the Hindu Succession Act.

Whereas Sisir Kumar Chattopadhyay was demise, his legal heirs 1) Manju Chatterjee Chattopadhyay, wife of Sisir Kumar Chattopadhyay, 2) Rinku Bhattacharya, 3) Soumen Chattopadhyay Chatterjee, both sons of Sisir Kumar Chattopadhyay, were the owners of the Plot under the Hindu Succession Act.

Thereafter, during their possession, 1) Manju Chatterjee Chattopadhyay, 2) Rinku Bhattacharya, 3) Soumen Chattopadhyay Chatterjee, they transferred their land to Satyajit Mukherjee through a registered Sale Deed no 1752 dated 11/09/2023 registered by D.S.R.BIRBHUM.

Now, therefore, Satyajit Mukherjee has become the lawful owner and possessor of the land measuring a total area of 0.0664 acres, comprising L.R. Plot No. 502 measuring 0.0068 acres and L.R. Plot No. 507 measuring 0.0600 acres.

As per

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CHAIN OF TITLE AND OWNERSHIP STATEMENT
REGARDING LAND COMPRISED IN L.R. PLOT NO. 507 AND OTHERS UNDER
POLICE STATION SURI, DISTRICT BIRBHUM, WEST BENGAL

1. That, the land measuring 0.0225 Acres, more fully described under L.R. Plot No. 507, L.R. Khatian No. 7908, situated under Police Station Suri, District Birbhum, was originally owned and possessed by Smt. Barnali Mukherjee, wife of Sri Satyajit Mukherjee, who held absolute, valid, and marketable title over the same. Thereafter, during her lawful possession, the said Smt. Barnali Mukherjee transferred the said land in favour of Sri Satyajit Mukherjee, son of Late Acchutananda Mukherjee, by executing a registered Deed of Gift being Deed No. 0840 dated 21.08.2023, registered in the office of the District Sub-Registrar, Birbhum.
2. That, the land comprised in R.S. Plot No. 246/1979, corresponding to L.R. Plot No. 507, recorded in R.S. Khatian No. 266, measuring 0.0485 Acres, under Police Station Suri, District Birbhum, was previously owned and possessed jointly by the following persons:
 - o Sri Shadhan Kumar Ghosh
 - o Sri Sagar Kumar Ghosh
 - o Kumari Lakkhi Ghosh, daughter of Krishna Kinkar Ghosh
 - o Smt. Saraswati Mondal, wife of Dulal Chandra Mondal

The aforementioned co-owners, during their peaceful possession, conveyed the entire share and interest in the said property to Smt. Falguni Laha, wife of Late Anadi Mohan Laha, by virtue of a registered Deed of Sale being Deed No. 0665 dated 02.02.2010, registered in the office of the District Sub-Registrar, Birbhum.

3. That, the land comprised in R.S. Plot No. 246/1779, corresponding to L.R. Plot No. 502, within R.S. Khatian No. 266, admeasuring 0.08 Acres, under Police Station Suri, District Birbhum, was jointly owned and possessed by:
 1. Sri Himangshu Bhusan Adhikary
 2. Sri Bhabani Sankar Adhikary, son of Late Shudhangshu Bhusan Adhikary
 3. Sri Sabita Ranjan Adhikary
 4. Sri Shubharang Bhusan Adhikary
 5. Sri Tapan Kumar Adhikary, son of Late Shudhangshu Bhusan Adhikary
 6. Sri Santiranjana Adhikary, son of Late Shudhangshu Bhusan Adhikary
 7. Smt. Bulurani Chakraborty, wife of Pranabesh Chakraborty
 8. Sri Mrinal Kanti Chatterjee
 9. Sri Shayamal Kanti Chatterjee
 10. Sri Nalesh Kanti Chatterjee
 11. Smt. Basanti Mitra, wife of Baren Mitra

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All the aforesaid co-owners, during their legal possession, sold and conveyed their respective rights in favour of (i) Sri Falguni Laha, son of Anadi Laha, and (ii) Smt. Karabi Laha, wife of Falguni Laha, by way of a registered Sale Deed No. 0172 dated 10.01.2007, registered with the D.S.R., Birbhum.

4. That, having thus acquired ownership, the said Sri Falguni Laha and Smt. Karabi Laha, jointly owning portions of L.R. Plot No. 507 (Khatian No. 4296) and L.R. Plot No. 502, subsequently transferred their undivided and absolute share to Sri Satyajit Mukherjee, son of Late Acchutananda Mukherjee, and Smt. Barnali Mukherjee, wife of Sri Satyajit Mukherjee, by executing a registered Deed of Sale being Deed No. 5694 dated 10.05.2022, registered at the office of the D.S.R., Birbhum.
5. That, a portion of land measuring 0.0029 Acres, forming part of L.R. Plot No. 507, L.R. Khatian No. 725/12, under Police Station Suri, was originally owned absolutely by Sri Bhuban Chandra Chattopadhyay. Upon his demise, his sole legal heir and son, Sri Nishit Chattopadhyay @ Chatterjee, inherited the said property under the Hindu Succession Act, 1956. Subsequently, he transferred the said land to Sri Satyajit Mukherjee, vide registered Sale Deed No. 0825 dated 21.08.2023, duly registered in the office of the D.S.R., Birbhum.
6. That, a further portion of land measuring 0.0058 Acres, comprised in L.R. Plot No. 507, L.R. Khatian No. 806/30, under P.S. Suri, was originally owned by Sri Mahadeb Chattopadhyay. Upon his demise, the property devolved upon his son Sri Haradhon Chatterjee @ Chattopadhyay. Following his death, his legal heirs namely:
 - o Smt. Shovarani Chatterjee @ Chattopadhyay, wife
 - o Sri Parthasarathi Chatterjee @ Chattopadhyay, son
 - o Smt. Bayshaki Roy, wife of Suman Kumar Roy, daughter

inherited the said property under the provisions of the Hindu Succession Act. Said legal heirs transferred the land to Sri Satyajit Mukherjee by executing a registered Sale Deed No. 0787 dated 18.08.2023, duly registered with D.S.R., Birbhum.

7. That, an additional portion of land measuring 0.0028 Acres, also forming part of L.R. Plot No. 507, L.R. Khatian No. 725/12, was originally owned by Sri Bhudeb Chattopadhyay. After his demise, his son Sri Sisir Kumar Chattopadhyay inherited the said land. Upon his death, the property further devolved upon his legal heirs:
 - o Smt. Manju Chatterjee @ Chattopadhyay, wife
 - o Sri Rinku Bhattacharya, son
 - o Sri Soumen Chattopadhyay @ Chatterjee, son

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The aforementioned legal heirs, while in possession, sold and conveyed their interest in the said land to Sri Satyajit Mukherjee, by way of registered Sale Deed No. 1752 dated 11.09.2023, registered at the office of the D.S.R., Birbhum.

NOW THEREFORE, based on the foregoing facts and the chain of registered instruments, Sri Satyajit Mukherjee, son of Late Acchutananda Mukherjee, has lawfully acquired absolute ownership and title over a total land area measuring 0.0664 Acres, more fully comprised in L.R. Plot No. 507 and L.R. Plot No. 502, under Police Station Suri, District Birbhum, West Bengal.

That on the prayer of Satyajit Mukherjee, the B.L. & LRO Suri, Birbhum, muted and recorded 0.0664 Acre Land in L.R. Plot no.502 & 507 in the name of Satyajit Mukherjee vide L.R. Khatian No.7912.

After Satyajit Mukherjee applied for conversation before the BL&LRO Suri from Doba to Commercial Bastu for 0.0600 acres being L.R. Khatian No.7912, L.R Plot No. 507, After considering the application, physical verification by the BL&LRO covert the said land as Commercial Bastu as per conversion case no.CN/2024/0317/216 with effect from 19/05/2025.

I hereby certify that the above-mentioned 0.0664 Acres of Land being District Birbhum, P.S- Suri, Mouja- Anandapur, J.L No-103, L.R Plot No- 502 area of 0.0064 acres & 507 area of 0.0600 acres, Total area of 0.0664 acres, Kh. No- 7912 is free from all sorts of encumbrances, charges, liabilities, liens, lispens, and attachments of any kind it is whatsoever, and the said land is clear, free, and marketable. I hereby further certify that the SARFAESI Act will be enforceable in respect of the said plot of the Owner to Satyajit Mukherjee.

It is also hereby certified that the above-mentioned plot is not affected by any restriction of Urban Land (Ceiling & Regulation) Act, 1976 and the same is not any claim of CMDA and CIT and It is further certified that on purchase of the aforesaid Plot from the Land Owners to Satyajit Mukherjee Purchaser acquire perfect right, title and interest in respect of aforesaid share of Plot and the Title Deed will be fit for Equitable Mortgage.

Amir
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It is further certified that I have verified and examined from the All District Sub-Registrar, about the genuineness of Sale Deed No. 0840, 5694, 0825, 0787, 1752 dated 21/08/2023, 10/05/2022, 21/08/2023, 18/08/2023, 13/08/2023 and that the same are certified and not duplicate or fake, and the said certified deeds are in the custody of the owner.

The Original Title Deed of the owner-Satyajit Mukherjee to be verified and registered by the Land Owners.

The receipts for the relevant searches generated from online All of D.S.R and A.D.S.R, from 2008 to 2025 are enclosed herewith.

Details of the documents to be deposited with the Bank to create an equitable mortgage by deposit of title deeds:

1. Copy of the Original Gift Deed being No.0840 dated 21/08/2023
2. Copy of the Original Sale Deed no 5694 dated 10/05/2022
3. Copy of the Original Sale Deed no 0825 dated 21/08/2023.
4. Copy of the Original Sale Deed no 0787 dated 18/08/2023.
5. Copy of the original Sale Deed no 1752 dated 13/09/2023.
6. Copy of the Original Chain Deed no 0245 dated 10/04/1959
7. Copy of the original Chain Deed no 0172 dated 10/01/2007
8. Copy of the original Chain Deed no 0665 dated 02/02/2010.
9. Copy of the original Chain Deed no 5694 dated 10/05/2022.
10. Original Server Copy of Plot Information L.R. Khatian No.7912.
11. Original Server Copy of Pracha L.R. Plot No. No.502 & 507.
12. Original Copy of the Sale Agreement.
13. Original Copy of the building Permit.
14. Copy of the old Tax Returns for the Year 2007.

Amr
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ANANTA MITRA

ADVOCATE

Enrolment No. – WB-292/2006

Empanel Lawyer of UCO Bank



Chamber: Swarana Deep Jewellers

Near Kirmahar Bus Stand

Kirmahar, Birbhum PIN - 731302

AND

Residence & Chamber Vrisa Enclave, Near

Prativa Anusthan Bhaban Ramkrishna Road,

Bolpur, Birbhum

Mobile No - 9434647534

15. Xerox copy of the sketch map plot no 502 & 507.
16. Original copy of the Legal Hire's Certificate issued by Sabaldaha Gram Panchayat.
17. Original copy of the Legal Hire's Certificate issued by Ghohaliyara Gram Panchayat.
18. Xerox copy of Conversion Certificate, Plot No. 507, Conversion case no.CN/2024/0317/216 dated 19/05/2025
19. Copy of the original Partnership Deed.
20. Original Khajna Receipt of the Date 18/06/2025 issued by Suri Municipality.
21. Copy of search report of All-Dist. Sub-Registrar, and Additional Dist. Sub Registrar, of West Bengal for the period from 2008 to 2025.

Signature of the Advocate

ANANTA MITRA

Enrollment No. – WB-292/2006

(Empanelled Lawyer of UCO Bank)

Ananta Mitra

E.N. No.- WB / 292 / 2006

Advocate Bolpur Court

Mob: 9434647534