



		119 Sub-Division Durgapur, Dist- Paschim Bardhaman, P.S- Durgapur, J.L. No.119	
	a) Survey No.	N/A	
	b) Door/House No. (in case of house property)	N/A	
	c) Extent / area including plinth / built up area in case of house property	N/A	
	d) Location like name of the place, village, city, registration, sub-district etc. Boundaries.	Mouza- Bhiringi, J.L No- 119 Butted & Bounded by :- North: Building of Late Ajit Banerjee South: 4 ft. lane. East: 40 ft. wide Nachan Road West: Tikulia Para	
4	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.	Mentioned Below	
	Sl. 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. Regd. deed of sale vide sale Deed No- I- 5452 for the year of 1957 executed by Sri Basanta Kumar Chattopadhyay Son of Late Toilokkho Nath Mukhopadhyay in favour of Smt. Anjali Mukhopadhyay Wife of Sri Ananda Gopal Mukhopadhyay dated- 22.09.1957.	All documents verified in Original	Yes
	2. Regd. Development Agreement vide Deed No- I- 447 for the year of 2020 between Sri Apurba Mukherjee Son of Late Ananda Gopal Mukherjee and PANAS BUILDERS AND DEVELOPERS PVT. LTD represented by its director Kanchan Sasmal and 3 others area 49 decimal, dated- 28.01.2020.		
	3. Regd. deed of POA vide Deed No- I- 1069 for		



<p>of DMC.</p> <p>16. Legal heirs certificate in respect of deceased Smt. Anjali Mukhopadhyay, dated 16/12/2017.</p> <p>17. Photo copy of Draft Deed</p> <p>18. Certificate of enlistment</p> <p>19. MOA & AOA</p>		
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5.	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.)	Yes
6.	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?	Register Office records are not available through online but it is available through manual but the L.R Record of rights are available through Online Portal
	b) If such online / computer records are available, whether any verification or cross checking are made and the comments / findings in this regard.	Yes the computer L.R Record of rights are cross verified with original record of L.R Record of rights.
	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
7.	a) Property offered as security falls within the jurisdiction of which sub-registrar office?	A.D.S.R Office Durgapur
	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 1.A.D.S.R Durgapur 2. District Registry Office Burdwan 3. Registrar Of Assurance Kolkata
	c) Whether search has been made at all the offices named at (b) above?	Yes ,Search for encumbrances has been made at ADSR, DSR& RA Kolkata offices and the said Encumbrance Slips are attached herewith



	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.	Yes
30.		Encumbrances, Attachments, and/or claim whether of Government, Central or State or other Local authorities or Third Party, claims, Liens etc. and details thereof.	The Landed property in question will be free from encumbrances, Attachment any type of claims Liens,
31.		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.	More than 30 years i.e. from 1990-2020 Up-to date and there is no encumbrance created in favour of anybody.
32.		Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	Property Tax is paid up to up to Date.
33.	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.	No objection Certificate under the Income Tax property is not required
34.		Details of RTC extracts/mutation extracts / katha extracts pertaining to the property in question.	The landed property in question has been duly recorded in the name of the present owners Sri Apurba Mukherjee, Son of Late Ananda Gopal Mukherjee L.R Recorded owner and Possessor thereof.
35.		Whether the name of mortgagor is reflected as owner in the revenue / Municipal / Village records?	Yes
36.	a)	Whether the property offered as security is clearly demarcated?	Yes it is demarcated.
	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
37.		Whether the property can be identified from the following documents and discrepancy / doubtful.	The property can be identified by following



	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
8.		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. And 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).	<i>Mentioned Here Below</i>
9.		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.)	Full Ownership Right.
10.		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 mortgage by Sub-Lessee also.	N.A
	e)	Whether the leasehold right permits for the creation of any superstructure (if applicable)?	N.A
	f)	Right to get renewal of the leasehold rights and nature thereof.	N.A
11.		If Govt. grant/allotment/Lease-Cum/Sale Agreement, whether,	Government grant /allotment etc. does not arise.
		Grant agreement etc. provides for alienable right to the mortgagor or without conditions.	N.A
		The mortgagor is competent to create change on such property,	N.A
		Whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	N.A
12.		If occupancy right, whether,	No
	a)	Such right is heritable and transferable,	Heritable and transferable
	b)	Mortgage can be created.	Yes

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 SERFAESI compliant.

BANK SHOULD OBTAIN OTHER RELEVANT DOCUMENTS AT TIME OF INDIVIDUALS SANCTIONED.

1. Original Sale Agreement between Land Owner through their Developer PANAS BUILDERS AND DEVELOPERS PVT. LTD. with Intending borrower(s) and
2. Original Regd. Deed of sale which would be registered in favour of the Intending borrower(s).

SCHEDULE OF THE PROPERTY (IES)
(ENTIRE PROJECT LAND)

ALL THAT Land measuring more or less 49 decimal under. R.S Plot No- 257, 258, 258/2829 corresponding to L.R Dag No- 1655 (area- 19 Decimal), 1656(area- 3 Decimal), 1658(area- 02 Decimal), 1659(area- 03 Decimal), 1660(area- 10 Decimal), 1661(area-10 Decimal), 1662(area- 02 Decimal) L.R. Khatian No.2424 within Mouza- Bhiringi, J.L No- 119 Sub-Division Durgapur, Dist- Paschim Bardhaman, P.S- Durgapur,

Butted & Bounded by:-

North: Building of Late Ajit Banerjee

South: 4 ft. lane.

East: 40 ft. wide Nachan Road

West: Tikulia Para

Date : 10.11.2020

Place -Durgapur

Subrata Mukherjee
 Signature of the Advocate

SUBRATA MUKHERJEE
 ADVOCATE
 Durgapur Court
 Enroll No.- WB/506/2007

CHAIN OF TITLE

I have examined all the deeds and documents of the above property and I give my search Report and Non-encumbrances certificate on the property as follows:-

ALL THAT Land measuring more or less 49 decimal under. R.S Plot No- 257, 258, 258/2829 corresponding to L.R Dag No- 1655 (area- 19 Decimal), 1656(area- 3 Decimal), 1658(area- 02 Decimal), 1659(area- 03 Decimal), 1660(area- 10 Decimal), 1661(area-10 Decimal), 1662(area- 02 Decimal) L.R. Khatian No.2424 within Mouza- Bhiringi, J.L No- 119 Sub-Division Durgapur, Dist- Paschim Bardhaman, P.S- Durgapur, is Presently Owned and



	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.	
26.	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws.	Does not arise
27.	a) Whether any POA is involved in the chain of title?	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.	Yes. Regd. POA Vide Deed No.1069 of 2020. POA
	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).	Yes.
	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.	Yes.
	e) In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA.	N/A
	i) Whether the original POA is verified and the title investigation is done on the basis of original POA?	Yes.
	ii) Whether the POA is a registered one?	Yes.
	iii) Whether the POA is a special or general one?	Special One.
	iv) Whether the POA contains a specific authority for execution of title document in question?	Yes.
	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?)	Yes, enforced and not revoked till date.
	g) Please comment on the genuineness of POA?	POA is genuine and not



		in the matter.	
20.	a)	If the property is Agricultural land, whether the local laws permit mortgage of Agriculture land and whether there are any restrictions for creation/enforcement of mortgage.	No.
	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?	Does Not arise
	c)	In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained.	Already converted the said land as Bastu,
21.		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.)	No
22.	a)	Whether the property is subject to any pending or proposed land acquisition proceedings?	No
	b)	Whether any search / enquiry is made with the Land Acquisition Office and the outcome of such search / enquiry.	No
23.	a)	Whether the property is involved in or subject matter of any litigation which is pending or concluded?	No
	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
	c)	Whether the title documents have any court seal/marketing which points out any litigation attachment/security to court in respect of the property in question? In such case please comment on such seal/marketing.	No
24.	a)	In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.	No.
	b)	Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	No
	c)	Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.	Does not arise, as the present owner/Developer will not create any mortgage.
5		Whether the property belongs to a Limited Company, check the Borrowing powers, Board resolution,	No



Possessed by Sri Apurba Mukherjee Son of Late Ananda Gopal Mukherjee.

WHEREAS the land was originally belongs to Sri Basanta Kumar Mukhopadhyay, son of Late Toilakya Nath Mukhopadhyay and his name also been recorded in Khatian No.1292, 1293 & 1294 thereafter during his peaceful possession of the said land, said owner transfer the schedule land in favour of Smt. Anjali Mukhopadhyay, Wife of Late Ananda Gopal Mukhopadhyay by way of Regd. Deed of sale, vide sale Deed No- 1- 5452 for the year of 1957.

WHEREAS during peaceful possession of the said land said Smt. Anjali Mukhopadhyay was died leaving behind her only son Sri Apurba Mukherjee, i.e., the present owner inherited the said land by way of legal heir and successor.

THEREAFTER the present owner after received the said land mutated his name in separate L.R Khatian being khatian No- 2424 and land revenue tax paid up-to-date & got approval building Plan from Durgapur municipal Corporation and the said land already recorded as Bastu.

THEREAFTER the present owner executed a Regd. Development Agreement, vide Deed No- 447 of 2020 and also executed Regd. Power of Attorney vide Deed No- 1069 of 2020 with the present Developers namely PANAS BUILDERS AND DEVELOPERS PVT. LTD. represented by its Director 1. Sri Kanchan Sasmal 2. Sri Madshusudan Saha 3. Mr. Anup Purakayastha 4. Sri Supriyo Saha, Project area 49 Decimal .

AND WHEREAS the Developer after got necessary permission from concerned authorities, started construction work of Multistoried Building consisting of various Flats /Apartment over the said land.

That I confirm having made a search in the land revenue records I do not find anything which would prevent the title holder from creating a valid mortgage.

That I have made necessary searches in the Court concerned and I certify that there is no pending Suit(s)/Case(s) or attachment(s) Order(s) relating to the Schedule Property concerned.

That the said title deeds are genuine and the said property is not affected by any scheme of acquisition of the Panchayet/Corporation/Municipality or any other authority.

That the documents discussed above are complete and sufficient to cover, clear and marketable title and the tenancy law will not affect the Bank's right in eventually taking possession of the property as MORTGAGE and SARFAESI Act shall be enforceable over the schedule land.

I certify that "Sri Apurba Mukherjee, Son of Late Ananda Gopal Mukherjee" has the clear, absolute and marketable title over the property mentioned in the schedule above.



the year of 2020 dated- 20.02.2020.

4. L.R Parcha in favour of Apurba Mukherjee being khatian no- 2424 dated- 19.12.2017.
5. ADDA NOC in favour of Apurba Mukherjee dated- 16.12.2019.
6. Water Supply clearance Certificate in favour of Apurba Mukherjee dated- 27.05.2019 and revised on 06.10.2020
7. Land revenue receipt in favour of Apurba Mukherjee dated- 17.05.2019.
8. Holding Tax receipt in favour of Apurba Mukherjee vide holding No- 157/151 dated- 02.05.2019.
9. Holding Tax receipt in favour of Apurba Mukherjee vide holding No- 159/152 dated- 02.05.2019.
10. Fire and Safety Recommendation in favour of Apurba Mukherjee dated- 21.05.2019 and revised recommendation on 26.08.2020 .
11. NOC from Asansol Durgapur Development Authority dated 16.12.2019
12. NOC for Electric Connection in favour of Apurba Mukherjee dated- 04.04.2019
13. Approval Building Plan issued by Durgapur Municipal Corporation vide plan No- CB/511/18 dated 05.07.2019 and same is revised vide Plan No- CB/405/19 Dated- 16.07.2020
14. Certificate of Clearance in respect of deceased Smt. Anjali Mukhopadhyay issued by Divisional Forest Officer, Durgapur Division, dated 06/06/2019.
15. Legal heirs Certificate issued by Councillor



	circumstances, if any revealed on such scrutiny?	
a)	Documents in relation to electricity connection;	document.
b)	Documents in relation to water connection;	Yes
c)	Documents in relation to sales Tax Registration, if any applicable;	Yes
d)	Other utility bills, if any.	No
38	In respect of the boundaries of the property, Whether there is a difference/discrepancy in any of the title documents (Such as Valuation Report,UtilityBills Etc.) or the actual current boundaries? If so ,Please elaborate/Comment on the same	No Butted & Bounded by :- North: Building of Late Ajit Banerjee South: 4 ft. lane. East: 40 ft. wide Nachan Road West: Tikulia Para
39	If the valuation report and/or approved/sanctioned plans are made available, please comment on the same including the comments on the description and boundaries of the property on the said documents and that in the title deeds. (If the valuation report and /or approved plan are not available at the time of preparation TIR, please provide these comments subsequently. On making the same available to the advocate.	Approved Sanctioned plan tallies with the description and Boundaries of the property in the Title Deed
40.	Any bar/restriction for creation of mortgage under any local or special enactments, details of proper registration of documents, payment of proper stamp duty etc.	There is no such Bar FOR CREATION OF VALID MORTGAGE.
	Property is SARFESI compliant(Y/N)	Yes SARFESI Act is applicable against the property.
41.	Whether the Bank will be able to enforce SARFESI Act, if required against the property offered as security?	YES.
42.	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.	Does Not arise
43.	Whether the governing law/constitutional documents of the mortgage (other than natural persons) permits creation of mortgage and additional precautions, if any to be taken in such cases.	Na
44.	Additional aspects relevant for investigation of title as per local laws.	All possible steps has been taken.
45.	Additional suggestions, if any to safeguards the interest of Bank/ensuring the perfection of security.	Obtain all Bank standard documents applicable in case of under-construction

	documents / wills?	
	a) In case of wills, whether the will is registered will or unregistered will?	N.A
	b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	N.A
	c) Whether the property is mutated on the basis of will?	N.A
	d) Whether the original will is available?	N.A
	e) Whether the original death certificate of the testator is available?	N.A
	f) What are the circumstances and / or documents to establish the will in question is the last and final will of the testator? (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.)	N.A
17.	a) Whether the property is subject to any wakf rights?	No
	b) Whether the property belongs to church / temple or any religious institutions having any restriction in creation of charges on such properties?	N.A
	c) Precautions/permissions, if any in respect of the above cases for creation of mortgage?	N.A
18.	a) Where the property is a HUF/Joint family property, 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.	No
	b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	Does Not arise
19.	a) Whether the property belongs to any trust or is subject to the rights of any trust?	No
	b) Whether the trust is a private or public trust and whether trust deed specifically authorized the mortgage of the property?	Does Not arise
	c) If so additional precautions/permissions to be obtained for creation of valid mortgage?	Does Not arise
	d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust	Does Not arise



1. I have examined the Original Title Deeds intended to be deposited relating to the schedule property/(ies) and already 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 if the said Equitable Mortgage is created, it will satisfy the requirements of creation of 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, Municipality Office, Land Acquisition Office, Registrar of Companies Office, Wakf Board (wherever applicable). I do not find anything adverse which would prevent the title holder 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, relative Title Deeds, certified copies of such title deed obtained from the concerned registrar office and encumbrance certificate (EC), 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 **1990 to 2020** pertaining to the immovable Property/(ies) covered by above said Title Deeds. The property is free from all Encumbrances.
6. In case of second/subsequent charges in favour of the Bank, there are no other mortgage/charges other than already stated in the Loan documents and agreed to by the Mortgagee by the Bank.
7. ~~Minor/s and his /their interest in the property/(ies) is to the extent of (Specific the share of the Minor with name) (Strike out if not applicable)~~
8. The Mortgage if created then the said Mortgage will be available to the Bank for the Liability of the Intending Borrower.
9. I certify that Shri / Smt. / M/s. Sri Apurba Mukherjee Son of Late Ananda Gopal Mukherjee establish his/her absolute, clear and Marketable title over the Schedule property/(ies). I further certify that the above title deeds are genuine and a mortgage can be created.


SUBRATA MUKHERJEE

13.	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.	Minor's interest is not involved in this mortgaged property.
14.	If the property has been transferred by way of Gift/Settlement Deed, whether	No
	a) The Gift/Settlement Deed is duly stamped and registered;	N/A
	b) The Gift/Settlement Deed has been attested by two witnesses;	N/A
	c) The Gift/Settlement Deed transfers the property to Donee;	N/A
	d) Whether the Donee has accepted the gift by signing the Gift/Settlement Deed by a separated writing or by implication or by actions'	N/A
	e) Whether there is any restriction on the Donor in executing the gift/settlement deed in question;	N/A
	f) Whether the Donee is in possession of the gifted property;	N/A
	g) 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;	N/A
	h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	N/A
15.	a) In case of partition/family settlement deeds, whether the original deed is available for deposit. If not the modality / procedure to be followed to create a valid and enforceable mortgage.	N.A
	b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share.	N.A
	c) Whether the partition made is valid in law and the mortgagor has acquired a mortgagable title thereon.	N.A
	d) In respect of partition by a decree of court, whether such decree has become final and all other conditions/formalities are completed/complied with.	N.A
	e) 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?	N.A
16.	Whether the title documents include any testamentary	No



To,
The Asst. General Manager
State Bank of India
RBO, Durgapur

Date: 10.11.2020

Project Report of "ANANDANJALI COMPLEX",

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

1	a) Name of the Branch / Business Unit / Office Seeking Opinion	State Bank of India, RBO, Durgapur
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	
	c) Name of the Borrower(s)	Report on Title of the Project "ANANDANJALI COMPLEX", of the Properties Owned & possessed by Sri Apurba Mukherjee Son of Late Ananda Gopal Mukherjee, Resident of Bhiringi, AurobindoPally, P.S & P.O- Durgapur, A.D.S.R. Office Durgapur, Sub Division- Durgapur, Dist- Paschim Bardhaman (W.B.), Pin Code- 713213
2	a) Name of the unit/concern/company/person offering the property/(ies) as security.	Intending Purchaser(s).
	b) Constitution of the unit/concern/person/body/authority offering the property for creation of charge.	Intending Borrower(s).
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Borrower(s).
3	Complete or full description of the immovable property/(ies) offered as security including the following details.	ALL THAT Land measuring more or less 49 decimal under. R.S Plot No- 257, 258, 258/2829 corresponding to L.R Dag No- 1655 (area- 19 Decimal), 1656 (area- 3 Decimal), 1658 (area- 02 Decimal), 1659 (area- 03 Decimal), 1660 (area- 10 Decimal), 1661 (area-10 Decimal), 1662 (area- 02 Decimal) L.R. Khatian No.2424 within Mouza- Bhiringi, J.L No-

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SUBRATA MUKHERJEE
ADVOCATE
Durgapur Court
Enroll No.- WB/506/2007

10. In case of creation of Mortgage by Deposit of title deeds, we certify that the deposit of original title deeds/documents the certified copies of which have been examined would create a valid and enforceable mortgage:-

- Regd. deed of sale vide sale Deed No- I- 5452 for the year of 1957 executed by Sri Basanta Kumar Chattopadhyay Son of Late Toilokkho Nath Mukhopadhyay in favour of Smt. Anjali Mukhopadhyay Wife of Sri Ananda Gopal Mukhopadhyay dated- 22.09.1957.
- Regd. Development Agreement vide Deed No- I- 447 for the year of 2020 between Sri Apurba Mukherjee Son of Late Ananda Gopal Mukherjee and PANAS BUILDERS AND DEVELOPERS PVT. LTD represented by its director Kanchan Sasmal and 3 others area 49 decimal, dated- 28.01.2020.
- Regd. deed of POA vide Deed No- I- 1069 for the year of 2020 dated- 20.02.2020.
- L.R Parcha in favour of Apurba Mukherjee being khatian no- 2424 dated- 19.12.2017.
- ADDA NOC in favour of Apurba Mukherjee dated- 16.12.2019.
- Water Supply clearance Certificate in favour of Apurba Mukherjee dated- 27.05.2019 and revised on 06.10.2020.
- Land revenue receipt in favour of Apurba Mukherjee dated- 17.05.2019.
- Holding Tax receipt in favour of Apurba Mukherjee vide holding No- 157/151 dated- 02.05.2019.
- Holding Tax receipt in favour of Apurba Mukherjee vide holding No- 159/152 dated- 02.05.2019.
- Fire and Safety Recommendation in favour of Apurba Mukherjee dated- 21.05.2019 and revised recommendation on 26.08.2020 .
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- Approval Building Plan issued by Durgapur Municipal Corporation vide plan No-CB/511/18 dated 05.07.2019 and same is revised vide Plan No-CB/405/19 Dated- 16.07.2020
- Certificate of Clearance in respect of deceased Smt. Anjali Mukhopadhyay issued by Divisional Forest Officer, Durgapur Division, dated 06/06/2019.
- Legal heirs Certificate issued by Councillor of DMC.
- Legal heirs certificate in respect of deceased Smt. Anjali Mukhopadhyay, dated 16/12/2017.

	h)	The unequivocal on the enforceability and validity of the POA?	revoked till date. POA is enforced and not revoked till date
28		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.	No
29	a)	If the property is a flat/Apartment or Residential/Commercial Complex, check and comment on the following Promoter's / Land owner's title to the land/building;	The property is Residential/Commercial Complex.
	b)	Development Agreement / Power of Attorney;	Development Agreement vide deed No- 447 for the year 2020 of A.D.S.R.Durgapur and Development power of attorney vide No- 1069 for the year 2020 of A.D.S.R.Durgapur
	c)	Extent of authority of the Developer/builder;	Only two flat allotted infavour of landowner
	d)	Independent title verification of the Land and / or building in question;	Done
	e)	Agreement for sale (duly registered);	Not Registered
	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.;	Yes, construction is approved by the competent authority/DMC.
	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.	Yes



		flats duly executed together with the Agreement for Sale in original.
46.	The specific persons who are required to create mortgage / to deposit documents creating mortgage.	Intending Purchaser(s) cum borrower(s) can create valid mortgage by depositing Registered Deed which would be registered in his/their favour along with other documents as mentioned in Annexure-C.
47.	Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act, 2016? Y/N.	Yes, Project is approved by West Bengal Housing Industry Regulatory Authority (HIRA), being Registration No. HIRA/P/PAS/2020/000908, dated 24/03/2020.
	Whether the Project is registered with the Real Estate Regulatory Authority? If So, the details of such registration are to be furnished,	Yes, West Bengal Housing Industry Regulatory Authority (HIRA) Registration No. HIRA/P/PAS/2020/000908, dated 24/03/2020.
	Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?	No
	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?	N/A

(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 : 10.11.2020

Place -Durgapur

Subrata Mukherjee
 Signature of the Advocate

CERTIFICATE OF TITLE Annexure - C