

Ref No. ....

Date 24 JAN 2020

Annexure - B

**Report of Investigation of Title in respect of Immovable Property**

1	a) Name of the Branch / Business Unit / Office seeking opinion	S.B.I. JHARGRAM Branch			
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	Letter No. Date :			
	c) Name of the Borrower.	<b>LAND OWNER - CUM - BORROWER - CUM - MORTGAGOR - CUM - DEVELOPER :</b> <b>SUJOY RANJAN BHOWMIK</b> S/o Late Chittaranjan Bhowmik Resident of Ghoradhara, Jhargram, P.O., P.S. & Dist. Jhargram.			
2	a) Name of the unit / concern / company / person offering the property (ies) as security.	Sujoy Ranjan Bhowmik			
	b) Constitution of the unit / concern / person / body / authority offering the property for creation of charge.	Individual person			
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Borrower-cum-Mortgagor			
3	Complete of full description of the immovable property (ies) offered as security including the following details.	Dist. Jhargram, P.S. & A.D.S.R.O. Jhargram, Mouza Jangalkhas, J.L. No. 395, R.S. Khatian No. 89, L.R. Khatian No. 962, Present L.R. Khatian No. 4317, R.S. Plot No. 663, L.R. Plot No. 1007, Area 19.50 dec. of land converted to 'Bastu' as per sanctioned Site Plan dated 16.12.2021 issued by Jhargram Municipality.			
	a) Survey No.	NIL			
	b) Door / House No. (in case of house property)	Holding No. 713/568/A of Ward No. 10 within the limits of Jhargram Municipality.			
	c) Extent / area including plinth / built up area in case of house property.	19.50 dec. of land converted to 'Bastu'.			
	d) Location like name of the place, village, city, registration, sub-district etc. Boundaries.	Situated at Jailkhana to B.D.O. Office Road within Mouza Jangalkhas under P.S. & Dist. Jhargram. Butted & Bounded by (As per sanctioned Site Plan) :- North : Building of Anup Mahata, South : 30 ft. wide Municipal road, East : Existing building of Mr. Banerjee, West : Vacant land of Jyoti Ranjan Bhowmik.			
4	a) Particulars of the documents scrutinized-serially and chronologically.				
	b) Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified.				
	Note : Only originals or certified extracts from the registering / land / revenue / other authorities be examined.				
	Sl. No	Date	Name / Nature of the document	Original / Certified copy / certified extract / photocopy, etc.	In case of copies, whether the original was scrutinized by the Advocate.
	i	07.04.82	Sale Deed No. 2234 / 1982 executed by Amiya Prabha Dutta in favour of Dipti Bhowmik.	Original	N/A
ii	05.07.2000	Gift Deed No. 1989 / 2000 executed by Dipti Bhowmik in favour of Land Owner - cum - Borrower - cum - Mortgagor - cum - Developer Sujoy Ranjan Bhowmik along with its certified copy.	Original	N/A	
iii	08.10.21	Present L.R. record of Khatian No. 4317 in the name of Land Owner.	Original	N/A	



	iv	19.01.23	Online R.S.-L.R. Information in respect of schedule plot printed from 'Banglarbhumi'.	Original	N/A
	v	07.12.21	Conversion Certificate in respect of schedule property in favour of Land Owner, vide Conversion Case No. CN / 2021 / 2205 / 395.	Original	N/A
	vi	07.09.21	Govt. rent receipt in respect of Khatian No. 4317 paid up to 1428 B.S.	Original	N/A
	vii	03.01.23	Municipal tax receipt in the name of Land Owner paid up to 2022-2023.	Original	N/A
	viii	16.12.21	Sanctioned Site Plan in favour of Land Owner for proposed construction of G+5 storied residential apartment issued by Jhargram Municipality.	Original	N/A
	ix	22.12.21	Building Permit along with Approved Building Plans in the name of Land Owner for proposed construction of G+5 storied residential apartment issued by Jhargram Municipality.	Original	N/A
5	a) Whether certified copy of 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. Certified copy of Gift Deed No. 1989 / 2000 has been obtained by myself from the relevant sub-registrar office and compared with the original.	
	b) i) Whether all pages in the certified copy of title documents which are obtained directly from Sub-Registrar's office have been verified page by page with the original documents submitted?			Yes	
	b) ii) Where the certified copies of the title documents are not available, the copy provided should be compared with the original to ascertain whether the total page numbers in the copy tally page by page with the original produced. (In case originals title deed is not produced for comparing with the certified or ordinary copies should be handled more diligently & cautiously).			N/A	
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?			Yes	
	b) If such online / computer records are available, whether any verification or cross checking are made and the comments / findings in this regard.			Yes	
	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?			Jhargram, A.D.S.R.O.	
	b) Whether it is possible to have registration of documents in respect of the property in question, at more than one office of sub-registrar / district registrar / registrar-general. If so, please name all such offices?			D.R.O., Jhargram and R.A., Kolkata.	
	c) Whether search has been made at all the offices named at (b) above?			Yes, all searching slips attached.	
	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			No	

	question?	
8	<p>Chain of title tracing the title from the oldest title deed to the latest title deed establishing title of the property in question from the predecessors in title / interest to the current title holder. And wherever Minor's interest or other clog on title is involved, search should be made for a further period, depending on the need for clearance of such clog on the Title.</p> <p>In case of property offered as security for loans of Rs. 1.00 crore and above, search of title / encumbrances for a period of not less than 30 years is mandatory. (Separate Sheets may be used)</p> <p>After considering all the deeds and other documents, mentioned above, I found that the R.S. Plot No. 663 corresponding L.R. Plot No. 1007, measuring an area 19.50 dec. of land under schedule previously belonged to Dipti Bhowmik who purchased the same from one Amiya Prabha Dutta by way of a Deed of Sale bearing No. 2234 / 1982.</p> <p>Subsequently, aforesaid Dipti Bhowmik, during continuation of her exclusive right, title, interest and possession over the schedule landed property she gifted and transferred the schedule landed property unto and in favour of her youngest son Sujoy Ranjan Bhowmik, the present Land Owner-cum-Borrower-cum-Mortgagor-cum-Developer by virtue of a Deed of Gift bearing No. 1989 / 2000.</p> <p>After acquirement, the land owner mutated his name before land authority for which a separate land Khatian has been prepared in the name of land owner being Khatian No. 4317. The online R.S.-L.R. Information shows the R.S. Plot Number is 663 as well as its corresponding L.R. Plot Number is 1007. The land owner also converted the nature of the schedule landed property from 'Dahi' to 'Bastu' and obtained Conversion Certificate and he has paid Govt. rent up to 1428 B.S. in respect of his Khatian and after mutating his name before Jhargram Municipality he also paid Municipal tax up to 2022-2023.</p> <p>After that the land owner has obtained sanctioned Site Plan from Jhargram Municipality for proposed G+5 storied residential apartments under name and style "DIPTI APARTMENT" and for the purpose of building construction he also obtained Building Permit and approved Building Plans from Jhargram Municipality.</p> <p>I have verified the original Gift Deed No. 1989 / 2000 along with its certified copy and found no over writing or manipulation and contents of original and certified copy of said deed is same.</p> <p>I have also visited the concern B.L. &amp; L.R.O. Office &amp; L.A. Department and found no proceeding is pending u/s 14(T) &amp; 14(U) of the W.B.L.R. Act and no acquisition has been made by the authority concern in respect of schedule property.</p>	
9	Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights, Occupancy / Possessory Rights or Inam Holder or Govt. Grantee / Allottee etc.)	Full ownership right, title & interest of land owner.
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 and mortgage by Sub-Lessee also.	N/A
	e) Whether the leasehold rights 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;	No
	grant / agreement etc. provides for alienable rights to the mortgagor with or without conditions?	N/A
	the mortgagor is competent to create charge 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,	N/A

	b) Mortgage can be created.	N/A
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.	NIL
14	If the property has been transferred by way of Gift / Settlement Deed, whether:	Yes
	a) The Gift / Settlement Deed is duly stamped and registered;	Yes
	b) The Gift / Settlement Deed has been attested by two witnesses;	Yes
	c) The Gift / Settlement Deed transfers the property to Donee;	Yes
	d) Whether the Donee has accepted the gift by signing the Gift / Settlement Deed or by a separated writing or by implication or by actions;	Yes. The donee has accepted the gift which specifically mentioned in recital of the gift deed at page No. 3 in line No. 4 and also land mutation effected in his name before land authority.
	e) Whether there is any restriction on the Donor in executing the gift / settlement deed in question;	No
	f) Whether the Donee is in possession of the gifted property;	Yes
	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;	No
	h) Any other aspect affecting the validity of the title passed through the gift / settlement deed.	No
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.	No
	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 documents / wills?	No
	a) In case of wills, whether the will is registered will or unregistered will?	
	b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	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?	N/A

	g) (Comments on the circumstances such as the availability of a declaration by all the beneficiaries about the genuineness / validity of the will, all parties have acted upon the will, etc., which are relevant to rely on the will, availability of Mother / Original title deeds are to be explained.)	
17	a) Whether the property is subject to any wakf rights?	No
	b) Whether the property belongs to church / temple or any religious / other 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 necessity, 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?	N/A
19	a) Whether the property belongs to any trust or is subject to the right of any trust?	No
	b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?	N/A
	c) If YES, additional precautions / permissions to be obtained for creation of valid mortgage?	N/A
	d) Requirements, if any for creation of mortgage as per the central / state laws applicable to the trust in the matter.	N/A
20	a) If the property is Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation / enforcement of mortgage.	The nature of schedule property is 'Bastu' as per Conversion Certificate.
	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?	N/A
	c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed / permission obtained.	Yes. After following the necessary procedure, the schedule property has been converted to '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, Coastal 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?	N/A
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 valid mortgage or have any implication of its future enforcement?	N/A
	c) Whether the title documents have any court seal / marking which points out any litigation / attachment /	N/A

	security to court in respect of the property in question? In such case please comment on such seal / marking?	
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?	N/A
	c) Whether the person(s) creating mortgage has / have authority to create mortgage for and on behalf of the firm?	N/A
25	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 charges with the Company Registrar (ROC), Articles of Association/provision for common seal etc.	No
	b) i) Whether the property (to be mortgaged) in purchased by the above Company from any other Company or Limited Liability Partnership (LLP) firm? Yes / No.	No
	ii) 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)?	N/A
	iii) Whether the above search of charges reveals any prior charges / encumbrances, on the property (proposed to mortgaged) created by the vendor company (seller)?	N/A
	iv) If the search reveals encumbrances / charges, whether such charges / encumbrances have been satisfied? Yes / No	No
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.	No
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.	N/A
	c) In case the title document is executed by the POA holder, please clarify whether the POA involved is (i) one executed by Builders viz. Companies / Firms / Individual or Proprietary Concerns in favour of their Partners / Employees / Authorized Representatives to sign Flat Allotment Letters, NOCs, Agreements of Sale, Sale Deeds, etc. in favour of buyers of flats / units (Builder's POA) or (ii) other type of POA (Common POA).	N/A
	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.	N/A
	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?	N/A

	(ii) Whether the POA is a registered one? (iii) Whether the POA is a special or general one? (iv) Whether the POA contains a specific authority for execution of title document in question?	N/A N/A N/A
	a) 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?)	N/A
	b) Please comment on the genuineness of POA?	N/A
	c) The unequivocal opinion on the enforceability and validity of the POA.	N/A
28	Whether mortgage is being created by a POA holder, check genuineness of the Power of Attorney and the extent of the powers given therein and whether the same is properly executed / stamped / authenticated in terms of the Law of the place, where it is executed.	No
29	If the property is a flat / apartment or residential / commercial complex, check and comment of the following : a) Promoter's/land owner's title to the land/building; b) Development Agreement / Power of Attorney; c) Extent of authority of the Developer / builder; d) Independent title verification of the land and / or building in question; e) Agreement for sale (duly registered); f) Payment of proper stamp duty; g) requirement of registration of sale agreement, development agreement, POA, etc.; h) Approval of building plan, permission of appropriate / local authority, etc.; i) Conveyance in favour of Society / Condominium concerned; j) Occupancy Certificate / allotment letter / letter of possession; k) Membership details on the Society etc.; l) Share Certificates; m) No Objection Letter from the Society; n) All legal requirements under the local / Municipal laws, regarding ownership of flats / Apartments / Building Regulations, Development Control Regulations, Cooperative Societies' Laws etc.; o) Requirements, for noting the Bank charges on the records of the Housing Society, if any; p) If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any. q) Whether the numbering pattern of the units / flats tally in all documents such as approved plan, agreement plan, etc.	Yes  Land owner's title. No N/A N/A  N/A N/A N/A Yes N/A N/A N/A N/A Yes  N/A N/A Yes
30	Encumbrances, Attachments, and / or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof.	No encumbrance found during searching at concern S.R.O., D.R.O. and R.A., Kolkata from 1992 to 2023 (through online portal) and also courts concerned from 2009 to 2023. All searching slips attached.
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,	1992 to 2023. No adverse transfer found.

	if any.	
32	Details regarding tax or land revenue or other statutory dues paid / payable as on date and if not paid, what remedy?	Govt. rent & Municipal tax paid up to 1428 B.S. & 2022-2023 respectively.
33	a) Urban land ceiling clearance, whether required and if so, details thereon. b) Whether No Objection Certificate under the Income Tax Act is required / obtained.	No No
34	Details of RTC extracts / mutation extracts / Katha extracts pertaining to the property in question.	Govt. rent receipt, Municipal tax receipt, present L.R. Record & Conversion Certificate attached.
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? b) Whether the demarcation / partition of the property is legally valid? c) Whether the property has clear access as per documents? (The property should be legally accessible through normal carriers to transport goods to factories / houses, as the case may be	Yes Yes Yes
37	Whether the property can be identified from the following documents, and discrepancy / doubtful circumstances, if any revealed on such scrutiny? a) Document in relation to electricity connection; b) Document in relation to water connection; c) Document in relation to Sales Tax Registration, if any applicable; d) Other utility bills, if any.	Yes Yes N/A  Yes. Municipal tax receipt is attached herewith.
38	In respect of the boundaries of the property, whether there is a difference / discrepancy in any of the title documents or any other documents (such as valuation report, utility bills, etc.) or the actual current boundary? If so please elaborate / comment on the same.	No discrepancy found in respect of the boundaries of the property.
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 document and that in the title deeds. (If the valuation report and / or approved plan are not available at the time of preparation of TIR, please provide these comments subsequently, on making the same available to the advocate.)	Boundary mentioned title deed and sanctioned site plan is same.
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.	No
41	Whether the Bank will be able to enforce SARFAESI Act, if required against the property offered as security? Property is SARFAESI complaint (Y / N)	Yes 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.	N/A
43	Whether the governing law / constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if any to	N/A



	be taken in such cases.	
44	Additional aspects relevant for investigation of title as per local laws.	No
45	Additional suggestions, if any to safeguard the interest of Bank / ensuring the perfection of security.	Bank Authority must collect up to date Govt. rent receipt in respect of Khatian No. 4317 before disbursement of loan.
46	The specific persons who are required to create mortgage / to deposit documents creating mortgage.	SUJOY RANJAN BHOWMIK
47	Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act, 2016? (Y / N)	No
	Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished,	N/A
	Whether the registered agreement for sale as prescribed in the above Act / Rules there under executed?	N/A
	Whether the details of the apartment / plot in question are verified with the list of number and types of apartment or plots booked as uploaded by the promoter in the website of Real Estate Regulatory Authority?	N/A

Date : 24 JAN 2023  
Place : Jhargram

  
Signature of the Advocate

**TAPAN DAS, Advocate**  
Panel Advocate, State Bank of India  
C.B.I., UCO, V.C.C. Bank  
Roghunathpur, Jhargram  
Mobile No.- 9547870569 / 7864346547 (W)



Ref No. ....

Date 24 JAN 2023

CERTIFICATE OF TITLE

Annexure - C

I have examined the Original Title Deeds intended to be deposited relating to the schedule property(ies) and offered as security by way of \*Registered / Equitable / English 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 Registered / Equitable Mortgage is created, it will satisfy the requirements of creation of Registered / Equitable Mortgage and I further certify that : *the above schedule property is free from all encumbrances and the Land Owner-cum-Mortgagors has good, valid, clear, marketable and mortgagable tile to create equitable mortgage in favour of the Bank.*

2. I have examined the Documents in detail, taking into account all the Guidelines in the check list vide Annexure B and the other relevant factors.
3. I confirm having made a search in the Land / Revenue records. I also confirm having verified and checked the records of the relevant Government Offices / Sub-Registrar(s) Office(s), Revenue Records, Municipal / Panchayet Office, Land Acquisition Office, Registrar of Companies 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, relative Title Deeds, certified copies of such title deeds 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 1992 to 2023 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 charge in favour of the Bank, there are no other mortgages / charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank.
7. Minor(s) and his / their interest in the property (ies) is to the extent of NIL.
8. The Mortgage if created will be available to the Bank for the liability of the Intending Borrower, **SUJOY RANJAN BHOWMIK**.
9. I certify that **SUJOY RANJAN BHOWMIK** has 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 :

i	07.04.82	Sale Deed No. 2234 / 1982 executed by Amiya Prabha Dutta in favour of Dipti Bhowmik.	Original
ii	05.07.20 00	Gift Deed No. 1989 / 2000 executed by Dipti Bhowmik in favour of Land Owner - cum - Borrower - cum - Mortgagor - cum - Developer Sujoy Ranjan Bhowmik along with its certified copy.	Original
iii	08.10.21	Present L.R. record of Khatian No. 4317 in the name of Land Owner.	Original
iv	19.01.23	Online R.S.-L.R. Information in respect of schedule plot printed from 'Banglarbhum'.	Original
v	07.12.21	Conversion Certificate in respect of schedule property in favour of Land Owner, vide Conversion Case No. CN / 2021 / 2205 / 395.	Original
vi		Up to date Govt. rent receipt in respect of Khatian No. 4317.	Original
vii	03.01.23	Municipal tax receipt in the name of Land Owner paid up to 2022-2023.	Original
viii	16.12.21	Sanctioned Site Plan in favour of Land Owner for proposed construction of G+5 storied residential apartment issued by Jhargram Municipality.	Original
ix	22.12.21	Building Permit along with Approved Building Plans in the name of Land Owner for proposed construction of G+5 storied residential apartment issued by Jhargram Municipality.	Original

TAPAN DAS

Advocate

JHARGRAM JUDGE'S COURT

Panel Advocate : State Bank of India, CBI, UCO  
Bank, Vidyasagar Central Co-operative Bank Ltd.

RESIDENT & CHAMBER

Flat No. 'A', Ground Floor, Block-II, Sonartari Apartment,  
Raghunathpur (Near Tathyakendra), P.O., P.S. & Dist.  
Jhargram.

Flat No. '1', First Floor, Block-I, Shibjyoti Apartment,  
Sekhpura, Midnapore Town, Dist. Paschim Medinipur.  
Mobile No. 9547870569 / 9564015394 / 7864840547

Ref No. ....

Date 24 JAN 2023

11. There are no legal impediments for creation of the Mortgage under any applicable Law / Rules in force.
12. It is certified that the property is SARFAESI complaint.

**SCHEDULE OF THE PROPERTY/IES**

Dist. Jhargram, P.S. & A.D.S.R.O. Jhargram, Mouza Jangalkhas, J.L. No. 395, R.S. Khatian No. 89,  
L.R. Khatian No. 962, Present L.R. Khatian No. 4317, R.S. Plot No. 663, L.R. Plot No. 1007, Area  
19.50 dec. of land converted to 'Bastu' as per sanctioned Site Plan dated 16.12.2021 issued by  
Jhargram Municipality.

Butted & Bounded by (As per sanctioned Site Plan) :-

North : Building of Anup Mahata,  
South : 30 ft. wide Municipal road,  
East : Existing building of Mr. Banerjee,  
West : Vacant land of Jyoti Ranjan Bhowmik.

Date : 24 JAN 2023  
Place : Jhargram

  
Signature of the Advocate

**TAPAN DAS, Advocate**  
Panel Advocate, State Bank of India  
C.B.I., UCO, V.C.C. Bank  
Raghunathpur, Jhargram  
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