Balaka Bose Advocate

District Judges' Court Barasat North 24 Parganas West Bengal

Dated: 12.10.2018

To, C.A. INFRACON, Of R.D.B. Boulevard, 8th floor, Office no: 802, Plot-K-I, Sector-V, Block-E.P. & G.P., Salt Lake City, Kolkata-700091.

## To Whom My Concern:-

## OF - Project: "DREAM HOME-MADHYAMONI" (Phase-I).

Dear Sir,

Sub: Title Opinion Report certifying Non Encumbrance all the proposed self contained Residential multi storied Building (under construction) on the piece and parcel of land measuring about 03 chottahs 04 chittacks 29 sq.ft. laying and situated at Mouza-Abdalpur, J.L. no:53, L.R. Dag No: 464 & 431 corresponding L.R. Khatian no: 1027, 1028, 3858, 3012 & 3013 within the Madhyamgram Municipality, Holding No: 107/A, Badu Road in Ward No: 4 under P.S.-Madhyamgram, Dist-North 24 Parganas belonging to Kajal Kanti Mahajan & others (Owners) and C.A. INFRACON (Developer).

I refer to your request to furnish Non Encumbrance and Certify and submit the Title cum Opinion Report about the clear marketable Title of the above property for approval of Project of C.A. INFRACON, it's office address at R.D.B. Boulevard, 8th floor, Office no: 802, Plot-K-I, Sector-V, Block-E.P. & G.P., Salt Lake City, Kolkata-700091, represented by it's Proprietor namely Koushik Chakraborty.

SI.No	Particulars	Advocate's Opinion
1.	Description and Area of the property proposed to be mortgaged (specific number (s), address along with boundaries and measurement).	storied Building (under construction) laying and situated at Mouza-Abdalpur. 11 no:53 LR Day

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2.	Nature of Property (whether Agricultural, Non-Agricultural, Commercial, residential, or industrial). If Non-Agricultural, the reference & date of conversion order from the competent authority should also he mentioned.	Conversion Certificate and as the local Municipality has sanctioned the Building Plan within the K.M.D.A. area and it can be used as Residential Purpose.
3.	Name of the Mortgagor / Owner and status in the Account i.e., borrower or guarantor and whether Individual, Sole Proprietor, Partner, Director, Karta or Trustee. In case the Mortgagor is Partner / Director / Trustee who is mortgaging the property on behalf of Partnership / Company / Trust /, whether he / she has the authority. Copy of the Resolution / Memorandum & Articles of Association / Trust Deed etc. whether examined and verified.	Kanchan Mahajan & Ratan Kanti Mahajan & Chandran Kanti Mahajan.
4.	Whether any minor, lunatic or undercharged insolvent is involved. Confirm that the Mortgagor has sufficient capacity to contract. Precautionary steps to be taken.	That the Intending / Proposed Mortgagor has sufficient capacity to contract.
5.	Whether the property is Freehold or Leasehold. If Lease hold then period of lease, and if Free hold whether Urban Land Ceiling Act applies and permissions to be obtained.	The Property is Freehold and there is no impediment under Land.
6.	Source of Property i.e., Self acquired or Ancestral. If Ancestral then mode of succession and whether original Will / Probate is available.	The present Owners got that property acquired by gift & purchase & ancestral.
7.	Whether the Mortgagor is Co- owner / Joint Owner and / or any partition of the Property is made between the members of the family through Partition Deed. If yes, whether original Registered Partition Deed is available or it is only a family settlement.	Not applicable.

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8.	Whether the Mortgagor is in exclusively possession of the property or it is leased / rented out to third party.	The Owners are in the exclusive possession of the property.
9.	Whether the Property is mutated in municipal / revenue records and Mortgagor's name is reflecting and if not, the reason thereof.	The property is mutated in municipal & revenue record in the name of <b>Kajal Kanti Mahajan &amp; others</b> .
10.	Whether any restriction for creation of Mortgage is imposed under Central / State / Local Laws. If yes, then specify whose consent or permission would be required for creation of mortgage.	There is no Restriction for approval of project as mentioned subject to Clause no: 28
11.	Whether ail the original Title Deeds including antecedent Title Deeds and other relevant documents are available. Please give detailed list.	<ol> <li>Original Deed of Sale, being No: 972/80 executed by Ram Nibas Sariya &amp; others to Gopal Mahajan.</li> </ol>
		<ol> <li>Original Deed of Sale, being No: 968/80 executed by Ram Nibas Sariya &amp; others to Parul Rani Mahajan.</li> </ol>
		<ol> <li>Original Deed of Gift, being No: 05645/03 executed by Gopal Mahajan to Chandan Kanti Mahajan.</li> </ol>
		<ol> <li>Original Deed of Gift, being No: 05642/03 executed by Gopal Mahajan to Kanchan Mahajan.</li> </ol>
		<ol> <li>Original Deed of Gift, being No: 05644/03 executed by Gopal Mahajan to Kajal Kanti Mahajan.</li> </ol>
		<ol> <li>Original Deed of Gift, being No: 05643/03 executed by Gopal Mahajan to Ratan Kanti Mahajan.</li> </ol>
		<ol> <li>Original Deed of Gift, being No: 08038/03 executed by Parul Rani Mahajan to Rita Mahajan.</li> </ol>
		<ol> <li>Original Deed of Gift, being No: 08035/03 executed by Parul Rani Mahajan to Rahul Mahajan.</li> </ol>

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- Original Deed of Gift, being No: 08030/03 executed by Parul Rani Mahajan to Ava Mahajan.
- 10) Original Deed of Conveyance, being No: 08039/03 executed by Parul Rani Mahajan to Bablu Biswas.
- 11) Original Development Power of Attorney being no: 150303808/18, executed by Kajal Kanti Mahajan & others to Proprietor of C.A. INFRACON.
- 12) Original Development Agreement being no: 150303800/18, in between Kajal Kanti Mahajan & others with Proprietor of C.A. INFRACON.
- 13) Original Parcha in the name of Kajal Kanti Mahajan & others from B.L.&L.R.O.-Barasat-II.
- 14) Original Khazna by Kajal Kanti Mahajan & others from B.L.&L.R.O.-Barasat-II.
- 15) Original Conversion Certificate by Kajal Kanti Mahajan & others from B.L.&L.R.O.-Barasat-II.
- 16) Original Mutation Certificate (Amalgamation) in the name of Kajal Kanti Mahajan & others from Madhyamgram Municipality.
- 17) Original Property Tax in the name of Kajal Kanti Mahajan & others from Madhyamgram Municipality.
- Original Building Sanction Plan from Madhyamgram Municipality.
- Photo Copy of Death Certificate in the name of Gopal Mahajan & Parul Rani Mahajan.
- 20) Photo Copy of ULC Permission.

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12.	Whether the Advocate has personally visited the Sub-Registrar / Revenue / Municipal office and examined the records.	The Advocate has personally visited the office.
13.	Whether the Search is being made for the period of 30 years along with the observation. If no, reason thereof.	The Search is being made for 30 years since 1989 to 2018 in the Office of A.D.S.R.OBarasat, D.R.ONorth 24 Parganas and A.R.A IV, Kolkata and also Court Searching at the Office of 1 <sup>st</sup> Civil Judge (Sr. Div.) at Barasat from the period of 2007 to 2018.
14.	Details of documents examined / scrutinized (This should be in chronological order with serial numbers, type / nature of document, date of execution, parties, date of registration details including the details of revenue/ society record, etc.)	<ol> <li>Doriginal Deed of Sale, being No: 972/80 executed by Ram Nibas Sariya &amp; others to Gopal Mahajan, dated 14.02.1980, registered at S.RBarasat.</li> <li>Original Deed of Sale, being No: 968/80 executed by Ram Nibas Sariya &amp; others to Parul Rani Mahajan, dated 14.02.1980, registered at S.RBarasat.</li> <li>Original Deed of Gift, being No: 05645/03 executed by Gopal Mahajan to Chandan Kanti Mahajan, dated 13.08.2003, registered at D.S.RII, North 24 Parganas.</li> <li>Original Deed of Gift, being No: 05642/03 executed by Gopal Mahajan to Kanchan Mahajan, dated 13.08.2003, registered at D.S.RII, North 24 Parganas.</li> <li>Original Deed of Gift, being No: 05644/03 executed by Gopal Mahajan to Kajal Kanti Mahajan, dated 13.08.2003, registered at D.S.RII, North 24 Parganas.</li> <li>Original Deed of Gift, being No: 05643/03 executed by Gopal Mahajan to Ratan Kanti Mahajan, dated 13.08.2003, registered at D.S.RII, North 24 Parganas.</li> <li>Original Deed of Gift, being No: 05643/03 executed by Gopal Mahajan to Ratan Kanti Mahajan, dated 13.08.2003, registered at D.S.RII, North 24 Parganas.</li> <li>Original Deed of Gift, being No: 08038/03 executed by Parul Rani Mahajan to Rita Mahajan, dated 15.12.2003, registered at D.S.RII, North 24 Parganas.</li> <li>Original Deed of Gift, being No: 08035/03 executed by Parul Rani Mahajan to Rahul Mahajan, dated 15.12.2003, registered at D.S.RII, North 24 Parganas.</li> </ol>

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- Original Deed of Gift, being No: 08030/03 executed by Parul Rani Mahajan to Ava Mahajan, dated 15.12.2003, registered at D.S.R.-II, North 24 Parganas.
- 10) Original Deed of Conveyance, being No: 08039/03 executed by Parul Rani Mahajan to Bablu Biswas, dated 15.12.2003, registered at D.S.R.-II, North 24 Parganas.
- 11) Original Development Power of Attorney being no: 150303808/18, dated on 31.05.2018, executed by Kajal Kanti Mahajan & others to Proprietor of C.A. INFRACON, registered at A.D.S.R.-Barasat.
- 12) Original Development Agreement being no: 150303800/18, dated on 31.05.2018 in between Kajal Kanti Mahajan & others with Proprietor of C.A. INFRACON, registered at A.D.S.R.-Barasat.
- 13) Original Parcha in the name of Kajal Kanti Mahajan & others from B.L.&L.R.O.-Barasat-II dated 29.08.2017.
- 14) Original Khazna by Kajal Kanti Mahajan & others from B.L.&L.R.O.-Barasat-II dated 26.11.2017.
- 15) Original Conversion Certificate by Kajal Kanti Mahajan & others from B.L.&L.R.O.-Barasat-II dated 28.02.2018.
- 16) Original Mutation Certificate (Amalgamation) in the name of Kajal Kanti Mahajan & others dated 09.11.2017 from Madhyamgram Municipality.
- 17) Original Property Tax in the name of Kajal Kanti Mahajan & others dated 26.10.2017 from Madhyamgram Municipality.
- Original Building Sanction Plan dated
   20.06.2018 from Madhyamgram Municipality.
- Photo Copy of Death Certificate in the name of Gopal Mahajan & Parul Rani Mahajan.

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20) Photo Copy of ULC Permission.

15. Tracing of chain of title in favour of the Mortgagor / owner starting from the earliest document available. The nature of document / Deed conveying the title should be mentioned with description of parties along with the type of right it creates.

WHEREAS One Gopal Mahajan purchased the piece or parcel of land measuring about 64 decimals laying and situated at Mouza-Abdalpur, P.S.-Barasat under North 24 Parganas by way of a registered Deed of Sale, being No: 972 for the year 1980, in recorded Book No. I, Volume no: 27, Pages from 57 to 59 which was registered at S.R.-Barasat from Ram Nibas Sariya & others and said Gopal Mahajan transferred his piece or parcel of land measuring about 05 chottahs 06 chittacks out of said land by way of a registered Deed of Gift, being No: 05644 for the year 2003, in recorded Book No. I, Volume no: 157, Pages from 360 to 374 which was registered at D.S.R.-II, North 24 Parganas in favour of Kajal Kanti Mahajan and he mutated & recorded his name at Madhyamgram Municipality in Ward no: 4 and B.L.&L.R.O.-Barasat-II, got the L.R. Khatian no: 1028.

ANDWHEREAS said Gopal Mahajan transferred his piece or parcel of land measuring about 05 chottahs 06 chittacks out of said land by way of a registered Deed of Gift, being No: 05642 for the year 2003, in recorded Book No. I, Volume no: 157, Pages from 331 to 344 which was registered at D.S.R.-II, North 24 Parganas in favour of Kanchan Mahajan and he mutated & recorded his name at Madhyamgram Municipality in Ward no: 4 and B.L.&L.R.O.-Barasat-II, got the L.R. Khatian no: 3858.

ANDWHEREAS said Gopal Mahajan transferred his piece or parcel of land measuring about 05 chottahs 06 chittacks out of said land by way of a registered Deed of Gift, being No: 05643 for the year 2003, in recorded Book No. I, Volume no: 157, Pages from 345 to 359 which was registered at D.S.R.-II, North 24 Parganas in favour of Ratan Kanti Mahajan and he mutated & recorded his name at Madhyamgram Municipality in Ward no: 4 and B.L.&L.R.O.-Barasat-II, got the L.R. Khatian no: 3012.

ANDWHEREAS said Gopal Mahajan transferred his piece or parcel of land measuring about 05 chottahs 06 chittacks out of said land by way of a registered Deed of Gift, being No: 05645 for the year 2003, in recorded Book No. I, Volume no: 157, Pages from 375 to 389 which was registered at D.S.R.-II, North 24 Parganas in favour of Chandan Kanti Mahajan and he

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mutated & recorded his name at Madhyamgram Municipality in Ward no: 4 and B.L.&L.R.O.-Barasat-II, got the L.R. Khatian no: 3013.

ANDWHEREAS One Parul Rani Mahajan purchased the piece or parcel of land measuring about 37 decimals laying and situated at Mouza-Abdalpur, P.S.-Barasat under North 24 Parganas by way of a registered Deed of Sale, being No: 968 for the year 1980, in recorded Book No. I, Volume no: 09, Pages from 279 to 281 which was registered at S.R.-Barasat from Ram Nibas Sariya & others and said Parul Rani Mahajan transferred her piece or parcel of land measuring about 02 chottahs 07 chittacks 42 sq.ft. out of said land by way of a registered Deed of Gift, being No: 08038 for the year 2003, in recorded Book No. I, Volume no: 238, Pages from 01 to 10 which was registered at D.S.R.-II, North 24 Parganas in favour of Rita Mahajan and she mutated & recorded her name at Madhyamgram Municipality in Ward no: 4 and B.L.&L.R.O.-Barasat-II, got the L.R. Khatian no: 3015.

ANDWHEREAS said Parul Rani Mahajan transferred her piece or parcel of land measuring about 02 chottahs 07 chittacks 42 sq.ft. out of said land by way of a registered Deed of Gift, being No: 08035 for the year 2003, in recorded Book No. I, Volume no: 237, Pages from 371 to 380 which was registered at D.S.R.-II, North 24 Parganas in favour of Rahul Mahajan and he mutated & recorded his name at Madhyamgram Municipality in Ward no: 4 and B.L.&L.R.O.-Barasat-II, got the L.R. Khatian no: 3016.

ANDWHEREAS said Parul Rani Mahajan transferred her piece or parcel of land measuring about 02 chottahs 07 chittacks 42 sq.ft. out of said land by way of a registered Deed of Conveyance, being No: 08039 for the year 2003, in recorded Book No. I, Volume no: 238, Pages from 11 to 23 which was registered at D.S.R.-II, North 24 Parganas in favour of Babul Biswas and he mutated & recorded his name at Madhyamgram Municipality in Ward no: 4 and B.L.&L.R.O.-Barasat-II, got the L.R. Khatian no: 431.

ANDWHEREAS said Parul Rani Mahajan transferred her piece or parcel of land measuring about 02 chottahs 07 chittacks 42 sq.ft. out of said land by way of a registered Deed of Gift, being No: 08030 for the year 2003, in recorded Book No. I, Volume no: 237, Pages from 297 to 306 which was registered at D.S.R.-II, North 24 Parganas in favour of Ava Mahajan and

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she mutated & recorded her name at Madhyamgram Municipality in Ward no: 4 and B.L.&L.R.O.-Barasat-II, got the L.R. Khatian no: 2655.

ANDWHEREAS said Parul Rani Mahajan wife of deceased Gopal Mahajan died intestate on 20.08.2005 leaving behind her legal heirs sons namely Kajal Kanti Mahajan & Kanchan Mahajan & Ratan Kanti Mahajan & Chandran Kanti Mahajan and daughter Sikha Biswas (Mahajan) and they became the joint owners of land measuring about 09 chottahs 08 chittacks 27 sq.ft. of deceased Parul Rani Mahajan wife of deceased Gopal Mahajan.

ANDWHEREAS said owners Kajal Kanti Mahajan & Kanchan Mahajan & Ratan Kanti Mahajan & Chandran Kanti Mahajan and Sikha Biswas (Mahajan) amalgamated their said plots of land into one single plot and they got Amalgamation Mutation Certificate at Madhyamgram Municipality, Holding no: 107/A, Badu Road in Ward no: 4 and B.L.&L.R.O.-Barasat-II and paying taxes & rent thereon and also obtained Conversion Certificate of Danga land to Housing Complex from B.L.&L.R.O.-Barasat-II.

ANDWHEREAS thereafter said decided to desirous of Developing the said Kajal Kanti Mahajan & Kanchan Mahajan & Ratan Kanti Mahajan & Chandran Kanti Mahajan and Sikha Biswas (Mahajan) plot of land to construct a Residential Building in accordance with Sanctioned Plan and on the basis they engaged a developer namely C.A. INFRACON, a Proprietorship Firm, Proprietor namely Koushik Chakraborty and entire into Development Agreement in between on 21.02.2017, being no: 150303800 for the year 2018, Book No: I, Volume No: 1503-2018, Pages from 117138 to 117179, which was Registered at A.D.S.R.-Barasat and also Developer's & Owner's allocation mentioned of the aforesaid Development agreement page no: 9 and the owners also executed a registered Development Power of Attorney, being no: 150303808 for the year 2018, Book No: I, Volume No: 1503-2018, Pages from 118880 to 118918, which was Registered at A.D.S.R.-Barasat in favour of the Proprietor of C.A. INFRACON namely Koushik Chakraborty as an authorized constituted Attorney and obtained building Sanction Plan vide Serial no: 2765/MM/2018-2019 dated 20.06.2018 from Madhyamgram Municipality for construction of a new multi storied Residential Building Complex namely "DREAM HOME-MADHYAMONI" (Phase-I).

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16.	Whether there is any doubt / suspicion about the genuineness of the original documents. If yes, then specify.	There is no doubts / suspicion about the genuineness of the verified documents.  All the original Title Deeds including antecedent Title Deeds and other relevant documents are available as mentioned in clause no: 11 & 14.
17.	Development Agreement: Whether any development agreement has been executed between owner and developer. If yes, then date of execution and whether it has been registered or not.	Development Agreement being no: 150303800/18, dated on 31.05.2018 in between <b>Kajal Kanti Mahajan &amp; others</b> with Proprietor of <b>C.A. INFRACON</b> , registered at A.D.S.RBarasat.
18.	Please mention the name of developer and owner between whom the development agreement has been executed.	C.A. INFRACON represented by it's Proprietor namely Koushik Chakraborty is the developer and Kajal Kanti Mahajan & others are the owners.
19.	Whether the development agreement gives any right to developer to collect consideration money and execute the sale deed/conveyance deed in favor of intending buyer.	Intending Deed to be executed by Signatory Authorized Person/s of the C.A. INFRACON represented by it's Proprietor namely Koushik Chakraborty in favour of intending buyer/s of Developer's allocation.
20.	Whether the development agreement and power of attorney mentions about the same property.	Yes, the Property is same.
21.	If the answer of above column is yes, whether it will create any legal dispute/defect in the title of intending buyers who purchases the flat proposed to be constructed by the developer.	No, any legal dispute/defect in the title of intending buyers who purchases the flat proposed to be constructed by the developer.
22.	Power of Attorney: Whether the Power of attorney and development agreement mentions about collection of consideration money from intending buyers in respect of same property to which developer has also been empowered.	C.A. INFRACON, represented by it's Proprietor namely Koushik Chakraborty have been empowered.



23.	Whether the Power of attorney has been executed by the owner in favor of developer in personal capacity of proprietor/partner or director as the case may be. If executed in personal capacity of the proprietor/partner or director as the case may be, whether the execution of sale deed/conveyance deed executed by the aforesaid persons will convey a good title to the intending buyers in whom favor the sale deed/conveyance deed is proposed to be executed.	Intending Deed to be executed by Signatory Authorized Person/s of C.A. INFRACON represented by it's Proprietor namely Koushik Chakraborty in favour of intending buyer/s of Developer's allocation and Kajal Kanti Mahajan & others can transfer valid title in favour of intending Buyer/s of Owner's allocation.
24.	Whether Power of attorney has been executed in favor of the developer. If yes, whether it has been registered or not. Please mention the date of registration.	Development Power of Attorney being no: 150303808/18, dated on 31.05.2018, executed by <b>Kajal Kanti Mahajan &amp; others</b> to Proprietor of <b>C.A. INFRACON</b> , registered at A.D.S.RBarasat.
25.	General Remarks: Who is/are the persons who can transfer valid title in favor of intending buyers.	The Signatory Authorized Person/s of the C.A. INFRACON represented by it's Proprietor namely Koushik Chakraborty of Developer's allocation can transfer valid title in favour of intending Buyer/s and Kajal Kanti Mahajan & others can transfer valid title in favour of intending Buyer/s of Owner's allocation.

The final Certificate of the Advocate confirming that title of the property(s) to be approved is examined by him and the same is / are clear and marketable.

A through Search by the Searcher in respect of the property under investigation was made the Search is being made for 30 years since 1989 to 2018 in the Office of A.D.S.R.O.-Barasat, D.R.O.-North 24 Parganas and A.R.A.-IV, Kolkata and also Court Searching at the Office of 1st Civil Judge (Sr. Div.) at Barasat from the period of 2007 to 2018.

A copy of Search Receipt signed by said Searcher is appended herewith as Token of truth, but no entry as adverse was detected which might effect the right, title and interest of the aforesaid owners and furthermore free from all encumbrances / charges / liabilities and in case of initiation of **Sarfaesi Act**, there will be no restriction.

It is further certified that the Project of C.A. INFRACON represented by it's Proprietor namely Koushik Chakraborty in question under investigation in respect of the property have marketable and can be approved for Project with Bank of Baroda by depositing of photocopy of Title Deed/s along with other relevant documents to the Bank as per Bank's Norms.

- 27. List of documents to be deposited for creation of Mortgage by the Mortgagor including any additional document required in addition to the documents available.
- Photo Copy of Deed of Sale, being No: 972/80 executed by Ram Nibas Sariya & others to Gopal Mahajan.
- Photo Copy of Deed of Sale, being No: 968/80 executed by Ram Nibas Sariya & others to Parul Rani Mahajan.
- Photo Copy of Deed of Gift, being No: 05645/03 executed by Gopal Mahajan to Chandan Kanti Mahajan.
- Photo Copy of Deed of Gift, being No: 05642/03 executed by Gopal Mahajan to Kanchan Mahajan.

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- Photo Copy of Deed of Gift, being No: 05644/03 executed by Gopal Mahajan to Kajal Kanti Mahajan.
- Photo Copy of Deed of Gift, being No: 05643/03 executed by Gopal Mahajan to Ratan Kanti Mahajan.
- Photo Copy of Deed of Gift, being No: 08038/03 executed by Parul Rani Mahajan to Rita Mahajan.
- Photo Copy of Deed of Gift, being No: 08035/03 executed by Parul Rani Mahajan to Rahul Mahajan.
- Photo Copy of Deed of Gift, being No: 08030/03 executed by Parul Rani Mahajan to Ava Mahajan.
- 10) Photo Copy of Deed of Conveyance, being No: 08039/03 executed by Parul Rani Mahajan to Bablu Biswas.
- 11) Photo Copy of Development Power of Attorney being no: 150303808/18, executed by Kajal Kanti Mahajan & others to Proprietor of C.A. INFRACON.
- 12) Photo Copy of Development Agreement being no: 150303800/18, in between Kajal Kanti Mahajan & others with Proprietor of C.A. INFRACON.
- 13) Photo Copy of Parcha in the name of Kajal Kanti Mahajan & others from B.L.&L.R.O.-Barasat-II.
- 14) Photo Copy of Khazna by Kajal Kanti Mahajan & others from B.L.&L.R.O.-Barasat-II.
- 15) Photo Copy of Conversion Certificate by Kajal Kanti Mahajan & others from B.L.&L.R.O.-Barasat-II.

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		16) Photo Copy of Mutation Certificate (Amalgamation) in the name of Kajal Kanti Mahajan & others from Madhyamgram Municipality.
		17) Photo Copy of Property Tax in the name of Kajal Kanti Mahajan & others from Madhyamgram Municipality.
		18) Photo Copy of Building Sanction Plan from Madhyamgram Municipality.
		19) Photo Copy of Death Certificate in the name of Gopal Mahajan & Parul Rani Mahajan.
		20) Photo Copy of ULC Permission.
28.	Whether any additional formalities to be completed by the proposed mortgagor If yes, state specifically in case of flat(s) / property(s) in Co-op Societies, whether allotment letter, possession letter, share certificate, affidavit, Power of Attorney etc. is required.	

Signature of the Advocate

12.10.18

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