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Date: _____

NON-ENCUMBRANCE CERTIFICATE & LEGAL SCRUTINY REPORT ON TITLE

Sub : Legal Scrutiny Report of the property piece and parcel of the **Project Land of "Biswajit Das, Arabinda Das & Basanti Das (Banik)"** which is situated upon 4835 sq. ft. Bastu land situated at **Mouza - Ichhlabad, J.L. No. 75, L.R. Khatian No. 9658, 11530 & 9375, comprised in R.S. Plot No. 831/2619 & L.R. Plot No. 2291, LOP-255, within the limits of Burdwan Municipality, Ward No. 11, Holding No. 291 at Ichlabazar Mohalla, P.O. - Sripally, P.S. - Burdwan, District - Purba Burdwan, in the State of West Bengal, (where G+IV Std. residential flat building is under construction).**

I hereby furnish the **Non-Encumbrance Certificate and Legal Scrutiny Report** in respect of the property owned and possessed by Legal Scrutiny Report of the file of **NAMES OF THE LAND OWNER : (1) SRI BISWAJIT DAS** son of Kali Pada Das, by faith - Hindu, by occupation - Business, **(2) SRI ARABINDA DAS** son of Kali Pada Das, by faith - Hindu, by occupation - Business, **(3) SMT. BASANTI DAS (BANIK)** daughter of Kali Pada Das (**PAN : BZPPB8675P**), by faith - Hindu, by occupation - House wife, All are resident of 5 No. Ichlabad, P.O. - Sripally, P.S. - Burdwan, District - Purba Burdwan, PIN - 713102, W.B., represented through their Power of Attorney Holder "**NIRMAN INFRASTRUCTURES**", a sole proprietorship Concern, having its registered business office at 63 R.N. Guha Road, P.O. & P.S. - Dum Dum, District - North 24 Parganas, Kolkata - 700028, represented by its sole proprietor **SRI BHASKAR GHOSH**, son of Bhawani Ghosh, by faith - Hindu, by occupation - Business, residing at Chotonilpur, P.O., P.S. & District - Burdwan.

DEVELOPER OF THE BUILDING : "**NIRMAN INFRASTRUCTURES**", a sole proprietorship Concern, having its registered business office at 63 R.N. Guha Road, P.O. & P.S. - Dum Dum, District - North 24 Parganas, Kolkata - 700028, represented by its sole proprietor **SRI BHASKAR GHOSH**, son of Bhawani Ghosh, by faith - Hindu, by occupation - Business, residing at Chotonilpur, P.O., P.S. & District - Burdwan..

DESCRIPTION OF THE PROPERTY :

ALL THAT piece and parcel of **Project Land of "Biswajit Das, Arabinda Das & Basanti Das (Banik)"** which is situated upon 4835 sq. ft. Bastu land situated at **Mouza - Ichhlabad, J.L. No. 75, L.R. Khatian No. 9658, 11530 & 9375, comprised in R.S. Plot No. 831/2619 & L.R. Plot No. 2291, LOP-255, within the limits of Burdwan Municipality, Ward No. 11, Holding No. 291 at Ichlabazar Mohalla, P.O. - Sripally, P.S. - Burdwan, District - Purba Burdwan, in the State of West Bengal, which is butted and bounded as follows :**

On the North : Property of Mr. S. Lahiri

On the South : 21 ft. wide Coloney Road (UMR 11)

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On the East : 12 ft. wide Coloney Road (UMR 11)

On the West : Building of Amiya Prova Roy

LIST OF THE DOCUMENTS SUBMITTED BEFORE ADVOCATE FOR FIRST SCRUTINY & LEGAL OPINION (Specify the documents are original or xerox) :

- a) Photocopy of Registered Deed of Indenture being No. 330 of 1988, dated 27.06.1988, registered before Additional District Registrar of Burdwan, where Kalipada Das as **Donee AND** Governor of West Bengal as **Donor**.
- b) Photocopy of Registered Deed of Gift being No. 4448 of 2011, dated 09/06/2011, registered before A.D.S.R., Burdwan, where Biswajit Das as **Donee AND** Kalipada Das as **Donor**.
- c) Photocopy of Registered Deed of Gift being No. 4446 of 2005, dated 23/08/2005, registered before A.D.S.R., Burdwan.
- d) Photocopy of Registered Deed of Gift being No. 4449 of 2011, dated 09/06/2011, registered before A.D.S.R., Burdwan
- e) Photocopy of Registered Deed of Gift being No. 4450 of 2011, dated 09/06/2011, registered before A.D.S.R., Burdwan
- f) Photocopy of L.R. Records of Rights, under L.R. Khatian Nos. 9658, 11530 & 9375 of Mouza - Ichlabad in the names of Biswajit Das, Arabinda Das & Basanti Das (Banik).
- g) Photocopy of Registered Development Agreement being No. 6986 for the year 2018, execution dated 16/08/2018, registered at the office of A.D.S.R, Burdwan.
- h) Photocopy of *Registered Development Power of Attorney, Execution dated 10-02-2020, being No. 1037 for the year 2020 at A.D.S.R., Burdwan.*
- i) Photocopy of Govt Revenue Receipt for the year BS 1425.
- j) Photocopy of Tax Receipt issued by Burdwan Municipality for the year 2018 - 2019.
- k) Photocopy of Sanctioned Plan with permission letter issued by Burdwan Municipality.

FLOW OF TITLE OF THE PROPERTY (History of Title) :

It appears from the photocopy of deeds and documents as produced before me that the property situated at at **Mouza - Ichhlabad**, J.L. No. 75, L.R. Khatian No. 9658, 11530 & 9375, comprised in **R.S. Plot No. 831/2619 & L.R. Plot No. 2291, LOP - 255**, within the limits of **Burdwan Municipality**, Ward No. 11, Holding No. 291 at Ichlabazar Mohalla, P.O. - Sripally, P.S. - Burdwan, District - Purba Burdwan, in the State of West Bengal, previously owned and possessed by Kalipada Das, he got the said property from the Governor of West Bengal by virtue of a Registered Deed of Indenture being No. 330 of 1988, dated 27.06.1988, registered before Additional District Registrar of Burdwan, where Kalipada Das as **Donee AND** Governor of West Bengal as **Donor**.

That while the said Kalipada Das was in possession, he transferred 1526 sq. ft. land in **R.S. Plot No. 831/2619 & L.R. Plot No. 2291, LOP - 255** to Biswajit Das a by virtue of a Registered

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Deed of Gift being No. 4448 of 2011, dated 09/06/2011, registered before A.D.S.R., Burdwan, where Biswajit Das as **Donee AND** Kalipada Das as **Donor**. That by another Registered Deed of Gift being No. 4446 of 2005, dated 23/08/2005, registered before A.D.S.R., Burdwan, where Kalipada Das transferred more 1083 sq. ft. land in **R.S. Plot No. 831/2619& L.R. Plot No. 2291, LOP - 255** to Biswajit Das.

That by another Registered Deed of Gift being No. 4449 of 2011, dated 09/06/2011, registered before A.D.S.R., Burdwan, where Kalipada Das transferred 1897 sq. ft. land in **R.S. Plot No. 831/2619& L.R. Plot No. 2291, LOP - 255** to Arabinda Das.

That by an separate Registered Deed of Gift being No. 4450 of 2011, dated 09/06/2011, registered before A.D.S.R., Burdwan, where Kalipada Das transferred 329 sq. ft. land in **R.S. Plot No. 831/2619& L.R. Plot No. 2291, LOP - 255** to Basanti Das (Banik).

That sole owner and possessor of 4835 sq. ft. Bastu land (more or less) in **R.S. Plot No. 831/2619& L.R. Plot No. 2291, LOP - 255 of Mouza - Ichlabad**, said Biswajit Das, Arabinda Das & Basanti Das (Banik) i.e. the present Land Owners acquired right title interest and possession thereon and they recorded their names in the L.R. Records of Rights, under L.R. Khatian Nos. 9658, 11530 & 9375 of Mouza - Ichlabad by paying Govt. Revenue to the Govt. of W.B. and being the present Land Owner said Biswajit Das, Arabinda Das & Basanti Das (Banik) also paid Tax to Burdwan Municipality.

That the LAND OWNERS are absolutely seized and posses and absolutely entitled the 4835 sq. ft. Bastu land (more or less) morefully and particularly described in First schedule below which is free from encumbrances and they wanted to construct a multistoried building on the aforesaid property by appointing a promoter / Developer on Joint Venture basis.

That accordingly Land Owners offered the **DEVELOPER** to develop the said land by raising a new multi - storied building on the "First" Schedule land.

That being offered so the Developer enquired about the **VENDORS** title and possession in respect of the said land and on searching and inspection of documents 'of title the **DEVELOPER** being satisfied regarding the title of the said land, accepted the offer and agreed to develop the said land on joint venture basis and the **VENDORS** and the **DEVELOPER** have come to a consensus with regard to Development of the said land on joint venture basis.

That the owners of the land i.e. Biswajit Das, Arabinda Das & Basanti Das (Banik) entered into a Registered Development Agreement being No. 6986 for the year 2018, execution dated 16/08/2018, registered at the office of A.D.S.R, Burdwan, with the Developer "**NIRMAN INFRASTRUCTURES**" and thereafter the said Land Owner i.e. Biswajit Das, Arabinda Das & Basanti Das (Banik) also executed a *Registered Development Power of Attorney, Execution dated 10-02-2020, being No. 1037 for the year 2020 at A.D.S.R., Burdwan*, by which they appointed Developer - SRI BHASKAR GHOSH as constituted attorney on their behalf of do all such acts and things as stipulated therein the Power of Attorney and they entered into a Development Agreement. According terms of agreement in between them as also the POA (Power of Attorney) granted in

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favour of Developer, the Developer got sanctioned building plan vide. sanctioned Plan being Regd No. 1481, dated 05/10/2018 for construction but in the name of Biswajit Das, Arabinda Das & Basanti Das (Banik), being sanctioned residential cum commercial building for construction of G+IV building with car parking space upon the property as mentioned above.

I have caused necessary searches in the office of A.D.R.S. Burdwan for the period from 1995 to 2021 and I also certify that the above mentioned land of Biswajit Das, Arabinda Das & Basanti Das (Banik), represented through their Power of Attorney Holder "NIRMAN INFRASTRUCTURES" is free from all sorts of encumbrances, charges, liens & lispendent attachment of any kind whatsoever and the said property has an absolutely clear, free and marketable title till today.

I also hereby certify that the above mentioned land is not subject to any restriction of urban land (ceiling & regulation) Act. 1976 and the same is not under any claim of the CMDA and CTT and any other authority is for equitable mortgage.

EVIDENCE OF TITLE PROPERTY :

All the photocopy of Title Deeds and other related documents of the aforesaid property were submitted before me and the borrower produced all the original documents to the office of W.B.S.C.H.F. Ltd, and on relying upon those documents and contents of the same standard, self explanatory evidence of the documents as were title of the aforesaid property.

OTHER PROVISIONS :

- | | |
|--|--------------------|
| * Whether provisions of Urban Land Ceiling Act are applicable ? | No |
| * Whether property to be given as security is subject to any minor's claim/share ? | No |
| * Whether the property is affected by any revenue and tenancy regulations? | No |
| * Whether the user land has been converted into Non-Agriculture for Residential ? | Yes |
| * Whether up to date tax/Land Revenue has been paid on the property. | Revenue Up to date |
| * Whether all original documents for last 13 years have been scrutinized ? YES, only above Photocopy of documents have been seen / perused. | |
| * Whether required documents are available for creating mortgage ? | Yes |
| * Whether all previous owners had the right/competency to transfer the property ? | Yes |
| * What is the tenure of the land, if it leased ? - | Does not arise |
| * Whether the land is Adivasi (Tribal) - | No |
| * Whether the land / property are joint family property ? | No |
| * Is the land/property/flat is subject to any reservations/acquisitions/requisitions ? | No |

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Burdwan Dist. Judges' Court

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: CERTIFICATE :

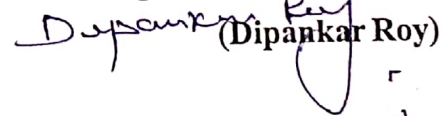
I hereby certify that title of the above mentioned property of (1) **SRI BISWAJIT DAS** son of Kali Pada Das, by faith - Hindu, by occupation - Business, (2) **SRI ARABINDA DAS** son of Kali Pada Das, by faith - Hindu, by occupation - Business, (3) **SMT. BASANTI DAS (BANIK)** daughter of Kali Pada Das by faith - Hindu, by occupation - House wife, All are resident of 5 No. Ichlabad, P.O. - Sripally, P.S. - Burdwan, District - Purba Burdwan, PIN - 713102, W.B., represented through their Power of Attorney Holder "**BHASKAR GHOSH of NIRMAN INFRASTRUCTURES**", is free from encumbrances, charges, liabilities, liens, lispens and attachment of any kind whatsoever and the said property is absolutely valid, clear, free and marketable and a valid mortgage can be created in favour of the Bank / Financial Institution and it is fit for creation of Equitable mortgage only recorded area so per available records from online portal without any sort of claim and interruption from any corner and have full right Title interest over the mentioned schedule property and the property is Marketable and free for all Encumbrances. And it is clearly enforceable under SARFESI ACT, 2002 & 2016 and marketable and valid mortgage can be created in favour of the Bank and may be consider, acceptable or sanctioned by Bank / Financial Institution Authority for sanction the proposed Loan & advances subject to others relevant factor and guideline adopted by the Bandhan Bank authority.

Yours faithfully,

Date: 15/02/2021

Place : Burdwan.

Signature of the Advocate


(Dipankar Roy)

Enclosures : Searching Slip of the office of A.D.S.R. Burdwan, is annexed herewith.

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Government of West Bengal
Office of the BURDWAN (D.S.R. - I)
Receipt for fees deposited for Search
Form - 1556

Date of Application: 28-08-2020

Serial No of Application	0201018501/2020	Search No	0201018501/2020
Search for the Years	From 2010 To 2020	Record Available	From 26/12/2008 onwards
Property to be Searched	District: Burdwan, P.S. Barddhaman, Mouza: Ichilabad, , Plot No: LR- 92291		
From whom Received	Mr. D Roy		
Fees Paid under Articles	F1(i) 2/-	F1(ii) 10/-	

Search Result: No Record Found

(Mr. Rajendra Prasad Upadhyay)
D.S.R. - I BURDWAN
OFFICE OF THE D.S.R. - I BURDWAN

