

*Satinath Chandra*

LL.B. Advocate  
En. No. WB/229/1998

30 K.P. CHATTRAJ ROAD  
GORABAZAR, P.O. BERHAMPORE  
DIST. MURSHIDABAD, W.B. PIN 742101  
PH. 03482-796649, M: 9434148027  
email: [advschandra1@gmail.com](mailto:advschandra1@gmail.com)

**TITLE SEARCH & LEGAL SCRUTINY REPORT**

(To be issued on the Letter head of the Advocate)

To,

**Indian Bank,**

**Cossimbazar Branch,**

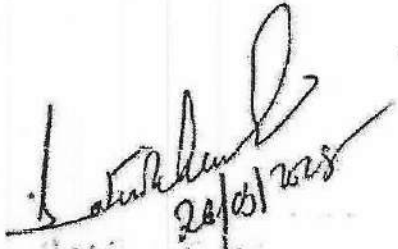
**Berhampore, Murshidabad**

Sub:- Title Search & Legal Scrutiny Report with respect of **7.51 Decimal** Land in Plot No. L.R. **676** appertains to Khatian No. L.R. 5488 within Mouza Chaltia, P.S Berhampore Town, SRO Berhampore, District Murshidabad owned by **Binoy Sikdar**.

Ref: Your letter dated nil.

Dear Sir,

As per your instructions, I/We **Satinath Chandra** Advocate have conducted the Legal Scrutiny of the aforesaid property and investigated the Title of Mr/ Mrs/ Ms. **Binoy Sikdar** over his/her/their immovable property as mentioned in the Schedule I & II and conducted a detailed investigation of Title and also conducted the Search of available records (Search Feereceipt No. **W 904780 Dt. 24.03.2025** and **1203002105/2025 25.03.2025** ) of the Index II from **2008-2025** Sub Registrar's Office **DSR Murshidabad & ADSR Berhampore** & Khasra Trace Record for Last **30** years from **1994-2025** to till date and submit my/our report as under:-

  
Satinath Chandra  
Empanelled Advocate  
30, K.P. Chatteraj Road  
Berhampore, W.B. M. 9434148027

Dt. 26.03.2025

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SCHEDULE-I (Land  
Owners Details)

s. No	Particulars	Views/Comments/Opinion of the Advocate
1	Name & Address of the Land owner (Present Owner of the Immovable Property):	Present Owner: <b>BINOY SIKDAR</b> S/o Late Jyotirmoy Sikdar  Residing at Chuapur, P.S. Berhampore, Dist Murshidabad
2	Details & Address of the Mortgagor	Present Owner: <b>BINOY SIKDAR</b> S/o Late Jyotirmoy Sikdar  Residing at Chuapur, P.S. Berhampore, Dist Murshidabad
3	Details of Sub Registrar's Office, where the property is registered with along with details of registration & Area of land registered under Title Document.	ADSR: Berhampore and DSR Murshidabad  Area : <b>7.51 Decimal</b>  Panchayet: Under Bhakuri-I Gram Panchayet.



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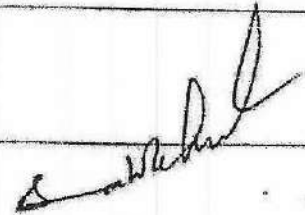
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**SCHEDULE-II**

(Details of Immovable Property & Possession Status thereof)

s. No.	Particulars	Views/Comments/Opinion of the Advocate								
1	Plot No./Land Revenue Survey Nos. Kh. No. with its area covered under Title Deed.	Plot No. : L.R. 676 Khatian No. : New L.R. 5488 Area : 7.51 Decimal								
2	Detailed address of aforesaid Land/ Plot (Village, Patwari Halka No., Kasra No, Block, Municipal Ward No. Tehsil, District, State, Pin code).  <p style="text-align: center;"><b><u>Schedule of the Property/Properties</u></b></p> Dist.: Murshidabad, Mouza: Chaltia, J.L No.: 81, P.S. & S.R.O.: Berhampore under Bhakuri-I Gram Panchayet.									
	<table border="1"><thead><tr><th>Khatian</th><th>Plot</th><th>Class</th><th>Area</th></tr></thead><tbody><tr><td>L.R. 5488</td><td>L.R. 676</td><td>Bari</td><td>0.0751 Acre</td></tr></tbody></table>	Khatian	Plot	Class	Area	L.R. 5488	L.R. 676	Bari	0.0751 Acre	
Khatian	Plot	Class	Area							
L.R. 5488	L.R. 676	Bari	0.0751 Acre							
	Boundary On the North : Panchayet Road. On the South: Property of Santanu On the East : Property of Binoy Sikdar and Others On the West: 30 Ft. Wide Road.									
3	Area of land/Building proposed to be mortgaged.	7.51 Decimal								



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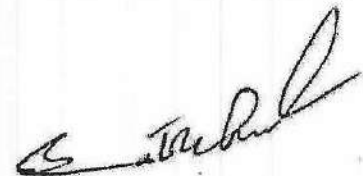
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4	Boundaries as per Title Deed/Property documents	<b>Boundary</b> On the North : Panchayet Road. On the South: Property of Santanu On the East : Property of Binoy Sikdar and Others On the West: 30 Ft. Wide Road.
5	Nature/Type of Land/Plot.	The property is "Bari" which falls under non-agri classification
6	Nature of Ownership of the Land Owner: a) Free Hold. b) Lease hold. c) Sub Lessee. d) License. e) Undivided share/ interest (with % of share interest)/ HUF property f) Trust Property. g) Title only by possession. h) Any other Type (Please mention the nature thereof).	a) Free Hold. b) Not Applicable c) Not Applicable d) Not Applicable e) Not Applicable f) Not Applicable g) Not Applicable h) Not Applicable



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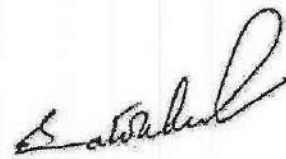
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7	Who is in possession of the Property? (If possessed by the Mortgagor, state whether the Mortgagor is in unhindered Possession of the Property and if so, the Period for which he is in possession.	Binoy Sikdar possessing the property since 15.02.2011
8	If possessed by the Tenant/s, please specify period and onerous terms of Tenancy (Consent Letter/ Document to be taken from the Tenant with a view to hand over the possession by the Tenant in case of default by the Borrower).	Not Applicable
9	Whether the property is accessible from Road? If yes, whether Public Road/ Private Road/ Right of way as easement? Whether access road/ Pathway from Public Road to the property is through any other property not mortgaged to the Bank?	Yes, the property is accessible from Road Public Road  Not Applicable
10	Whether SARFAESI Act is applicable on the property / land ?	Yes



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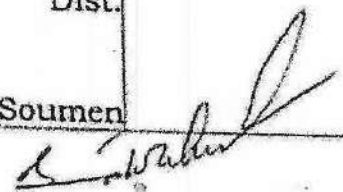
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**Description of Documents Scrutinized & Verified:**

I /We have examined & verified the Documents as mentioned in the Schedule III attached herewith.

**SCHEDULE-(III)**

Sl. No.	Date of Document	Name of Document.	Registration Reference No. of Document with date.	Whether Original Certified/ True copy
1	Date of Execution & Date of Registration 15.02.2011	Regd. Deed of Sale	Regd. Deed of Sale being No. 1923, Date of Execution & Date of Registration 15.02.2011 registered at ADSR. Berhampore, Dist. Murshidabad and Entered in Page No. 4583-4594, CD Vol. No. 5, Book No. 1  Soumen Pramanik, Rajib Pramanik and Prabir Pramanik transferred to Binoy Sikdar	Original & Certified Copy
2	Date of Execution 17.11.2006 & Date of Registration 23.11.2006	Regd. Deed of Sale	Regd. Deed of Sale being No. 9934 Date of Execution 17.11.2006 & Date of Registration 23.11.2006 registered at ADSR. Berhampore, Dist. Murshidabad  In the names of Rajib Pramanik and Prabir Pramanik	Copy
3	Date of Execution 06.06.2006 & Date of Registration 29.06.2006	Regd. Deed of Sale	Regd. Deed of Sale being No. 6951 Date of Execution 06.06.2006 & Date of Registration 29.06.2006 registered at ADSR. Berhampore, Dist. Murshidabad  In the name of Soumen	Copy



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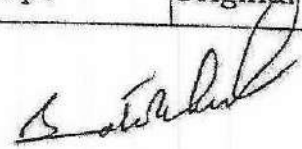
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			Pramanik	
4	Date of Execution & Date of Registration 05.12.1977	Regd. Deed of Sale	Regd. Deed of Sale being No. 9159 Date of Execution & Date of Registration 05.12.1977 registered at SR. Berhampore, Dist. Murshidabad  In the name of Amitabha Baishya	Copy
5	Date of Execution & Date of Registration 05.12.1977	Regd. Deed of Sale	Regd. Deed of Sale being No. 9202 Date of Execution & Date of Registration 06.12.1977 registered at SR. Berhampore, Dist. Murshidabad  In the name of Anita Rani Baishya	Copy
6	06.11.2012	L.R Khatian	L.R Khatian No. 5488 within Mouza Chaltia, P.S. Berhampore Town, Dist. Murshidabad  In the name of <b>Binoy Sikdar</b>	Copy
7	26.11.2007	L.R Khatian	L.R Khatian No. 126 within Mouza Chaltia, P.S. Berhampore Town, Dist. Murshidabad  In the name of Amitabha Baishya	Copy
8	07.07.2010	Information of Plot	Information of Plot being No. 676 within Mouza Chaltia, P.S. Berhampore Town, Dist. Murshidabad	Copy
9	21.03.2025	Govt. Rent	Govt. Rent Receipt	Original
10	08.09.2022	Panchayet Tax	Panchayet Tax Receipt	Original



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1. Brief History of the Property and how the Owner/ mortgagor has derived Title (If Possible please provide a flow chart also):

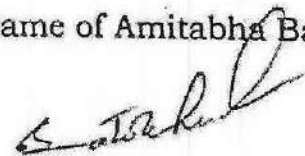
(Brief history of the properties and how the Present owner has acquired/derived the Title. In case the Original title documents covering last 13 years are available, please mention the name of the Vendor who was in possession of the land/ property 13 years back and also the names of the subsequent person in narrative form. If original documents corresponding to last 13 years is/are not available, then certified copies of documents of Title from the concerned Sub Registrar's Office are to be obtained so as to cover a minimum period of 30 years (If space is found insufficient, please furnish information in an Additional Sheet).

During the course of search and investigation of title it is found that Jyotish Chandra Sikdar was the Co-owner of the Scheduled Plot.

That he got his name mutated and L.R. Khatian No. 701/1 within Mouza Chaltia under P.S. Berhampore Town, Dist. Murshidabad has been published in the name of Jyotish Chandra Sikdar.

That said Jyotish Chandra Sikdar transferred a portion in the said Plot to Amitabha Baisya by executing one Regd. Deed of Sale being No. 9159 Date of Execution & Date of Registration 05.12.1977 registered at SR. Berhampore, Dist. Murshidabad.

That L.R. Khatian No. 126 within Mouza Chaltia, under P.S. Berhampore Town, Dist. Murshidabad has been published in the name of Amitabha Baisya.



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Thereafter said Amitabha Baisya transferred 5.5 Decimal land the said Plot to Soumen Pramanik by executing one Regd. Deed of Sale being No. 6951 Date of Execution 06.06.2006 & Date of Registration 29.06.2006 registered at ADSR. Berhampore, Dist. Murshidabad

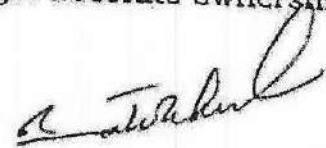
That said Jyotish Chandra Sikdar also transferred another portion in the said Plot to Anita Rani Baishya by executing one Regd. Deed of Sale being No. 9202 Date of Execution & Date of Registration 06.12.1977 registered at SR. Berhampore, Dist. Murshidabad

That L.R. Khatian No. 75 within Mouza Chaltia has been published in her name.

That said Anita Rani Baishya transferred 3.25 Decimal land in the said Plot to Rajib Pramanik and Prabir Pramanik by executing one Regd. Deed of Sale being No. 9934 Date of Execution 17.11.2006 & Date of Registration 23.11.2006 registered at ADSR. Berhampore, Dist. Murshidabad

Thereafter said Soumen Pramanik, Rajib Pramanik and Prabir Pramanik jointly transferred their right, title and interest over 7.51 Decimal land in the said Plot to Binoy Sikdar by executing one Regd. Deed of Sale being No. 1923, Date of Execution & Date of Registration 15.02.2011 registered at ADSR. Berhampore, Dist. Murshidabad and Entered in Page No. 4583-4594, CD Vol. No. 5, Book No. 1

That by virtue of the said transfer said Binoy Sikdar got absolute ownership of the said property.



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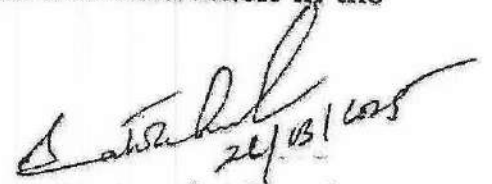
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That he got his name mutated and L.R. Khatian No. 5488 within Mouza Chaltia has been published in his name.

That Govt. Rent is paid in respect of the said property.

Perused all the submitted documents of title I am in opinion that **Binoj Sikdar** has clear and marketable title over the property mentioned in the Schedule and the said property is free from all encumbrances and Bank may accept the said property as security against loan by the way of creating Equitable Mortgage to be created by depositing of **Original** Regd. Deed of Sale being No. 1923, Date of Execution & Date of Registration 15.02.2011 registered at ADSR. Berhampore, Dist. Murshidabad and Entered in Page No. 4583-4594, CD Vol. No. 5, Book No. 1 and the proposed Equitable Mortgage will be valid and enforceable in the court of law.

  
21/03/2025  
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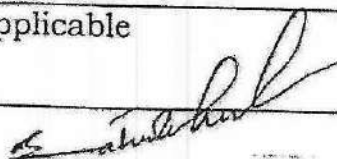
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2. Details of Searches and Investigation and findings:

After scrutiny of the documents as mentioned in the Schedule III and searches of various records, viz., Revenue records and records available in the concerned Sub Registrar's Office (where property is registrable in more than one Additional District Sub- Registrar (ADSR) Office, a verification is to be made in all such ADSR Offices), findings are given below: -

Sl. No.	Particulars	Views/Comments/Opinion of the advocate
1	How the present Land Owner acquired Title over the Property?  Whether by Purchase/Gift/Partition/Release/ Will /Inheritance /Allotment etc.?	By the way of purchase
2	If the property has been transferred by way of Gift/Settlement Deed, whether: -	Not Applicable
2.1	The Gift/Settlement Deed is duly stamped and registered?	Not Applicable
2.2	Whether, the Gift/Settlement Deed has been duly attested by two witnesses?	Not Applicable
2.3	Whether the Gift/ Settlement Deed transfers the property to Donee absolutely or under any condition?	Not Applicable
2.4	Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separated writing or by implication or by actions;	Not Applicable
2.5	Whether there is any restriction/legal impediment on the Donor in executing the Gift/settlement deed in question;	Not Applicable
2.6	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 for the creation of mortgage;	Not Applicable
2.7	Any other aspect affecting the validity of the title passed through the gift/settlement deed.	Not Applicable

  
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2.8	What is the nature of Title of the Present Owner i.e. Tenancy Right, full ownership, occupancy right, possessory right, minor's right or any other type of right, clarify.	Not Applicable
3	If property is Lease Hold, then Tenure/ un-expired period of Lease.	Not Applicable
3.1	Name of the Lessor & Lessee:	..... Lessor.  ..... Lessee.
3.2	Whether Lease deed is registered lease deed, as required under State law/ law?	Not Applicable
3.3	Whether Terms and Conditions given in Lease deed complied with & Lease is valid and subsisting?	Not Applicable
3.4	Whether permission is / has been obtained by the Lessee for mortgage? (Please mention the details of permission)	Not Applicable
	Whether the same is required as per Lease? Effects of Not obtaining?	Not Applicable
3.5	Any other detrimental Clause in the Lease Deed?	Not Applicable
3.6	Whether Bank can Enforce the Mortgage against the property under the provisions of respective Rent Control Acts?	Not Applicable
4	If Owner is Company, LLP, Partnership Firm, Trust, Temple (Nyas), Wakf or other entities, how title is affected by its Memorandum and Article of Association, Partnership Deed or Rules of bye laws and what are the precautions to be taken/ compliances to be ensured under respective Deeds or Rules or by- Laws?	Not Applicable
4.1	Whether any resolution for creation of mortgage is necessary? if so, whether it was taken, give details.	Not Applicable
4.2.	Details of ROC Search with respect to Charge on Company 's land.	Not Applicable
5	In case Ownership devolve through Partition Deed/ Court Decree: i. Whether the same is registered under the Law for time being in force and Original thereof is available for	Not Applicable



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	deposit.?  ii. In case Original is not available and the Partition deed is made in more than one copy at the time of Registration duly signed by all executants, whether:  a) to get an affidavit/declaration from the holder of the original partition deed confirming the availability with him and the original not deposited with anybody as security over the share of the prospective mortgagor.	
	b) The shareholder or predecessor in title have been permitted to treat their copy of the partition deed as original for their share.	Not Applicable
6	If property to be mortgaged is a Flat/Apartment, in residential or commercial complex, how far, independent title is ensured and how the enjoyment of common areas and facilities are ensured to the Flat Owner (Mortgagor)?	Not Applicable as the property is not at all a Flat/Apartment, in residential or commercial complex
	What are the documents available for creating mortgage?	Not Applicable
	Whether Occupancy Certificate/ Possession Certificate obtained by the Builder/ Developer/ Owner from the competent authority? If no, reason thereof.	Not Applicable
	What are the documents/records to be taken from Builders/ Developers/ Owners/ their bankers?	Not Applicable
	Status of approval obtained from Development Authority/ Municipal body (Copy of Approval letter to be obtained).	Not Applicable
	Whether Purchaser/Allottee is related to the Builder / Developer / Owner? If yes, nature of relationship. In case of purchase, whether purchaser has passed the consideration to the Builder / Developer / Owner)?	Not Applicable
	Whether allotment letter issued by the Builder / Developer / Owner has been verified from the records maintained with	Not Applicable

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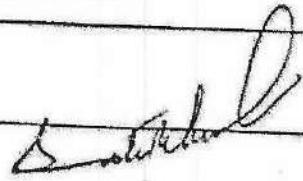
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	the Builder / Developer / Owner? Whether execution of Agreement to sale	
	verified from Builder/ Developer / Owner/ Registration Office, if registered?	Not Applicable
	Whether there is any other allotment letter issued or tripartite/ bipartite agreement executed by the Builder / Developer / Owner in respect of same Flat? If yes, details thereof.	Not Applicable
	Reason for cancellation of earlier allotment, if any, with regard to the subject Flat. (Copy of allotment records of Builder/ Developer / Owner to be obtained)	Not Applicable
	Whether any other Agreement to sale has been executed by Builder/ Developer/ Owner in respect of property?	Not Applicable
7	In case of Inherited property, whether the Family genealogy ascertained and flow of Title considered in the light of genealogy bearing in mind the provisions of succession laws as applicable to the Parties. The genealogy must be sworn by means of an affidavit by the Party/Parties. Whether Property belongs to HUF?	Not Applicable
8	If yes, whether major coparceners have no objections/join in execution, minor's share if any? Rights of female members etc., & effect thereof on the mortgage? (Kindly note that after coming into force of the Hindu Succession (Amendment) Act, 2005, a daughter under Mitakshara Law by birth became a coparcener in her own right like a son)	Not Applicable
9	In case of devolution of property by a Will, whether the Will has been probated or Letters of Administration is obtained?	Not Applicable
10	In case of Purchase through Sale deed: Whether the Seller is/was competent to sell?	Not Applicable
10.1	How the Seller acquired the Property?	Not Applicable
10.2	Whether all the previous deeds & link documents till in the name of Present landowner is available? if not available	Yes

  
*Satinath Chandra*  
Empanelled Advocate  
30, K.P. Chatteraj Road  
Berhampore, W.B. M. 9434148027

Dt. 26.03.2025

*Satinath Chandra*

LL.B. Advocate  
En. No. WB/229/1998

30 K.P. CHATTRAJ ROAD  
GORABAZAR, P.O. BERHAMPORE  
DIST. MURSHIDABAD, W.B. PIN 742101  
PH. 03482-798649, M: 9434148027  
email: [advschandra1@gmail.com](mailto:advschandra1@gmail.com)

	then what is the effect and what is required to be done to make the title perfect? Please specify.	
10.3	Whether Seller has transferred clear, legal, marketable title free from all encumbrances in favour of Present Land Owner?	Yes
10.4	Whether Sale consideration has been fully paid by the purchaser and the same has been accepted by the seller?  In case the Sale consideration has been paid through Cheque (as mentioned in the conveyance/ sale deed), there are no litigations pending regarding dishonour of cheque between Seller and Purchaser.	Yes
11	In case of Transferor is Power of Attorney (POA) Holder: • Whether the validity & genuineness of the POA and extent of Powers verified? • Whether the POA is properly executed (stamped/authenticated/ Enforceable as per the Law of the Place? • Whether, it authorizes the Agent to deposit the Title deeds for creation of mortgage over the properties of the Principal for the loan to be availed from Indian Bank by the prospective borrower? • Whether, Power of Attorney empowers the PA holder to borrow on behalf of the Principal?	Not Applicable
12	If the property is acquired from Govt./Local Authorities, whether the conveyance deeds are verified with Government records as to its genuineness and whether executed by Competent Authority?	Not Applicable
12.1	Whether the property forms part of a concession agreement? If yes, details thereof.	Not Applicable
12.2	Whether Concessionaire is allowed to hypothecate, create charge/ mortgage or other encumbrances for raising fund/	Not Applicable

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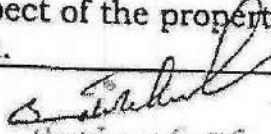
*Satinath Chandra*  
Empanelled Advocate  
30, K.P. Chatteraj Road  
Berhampore, W.B. M. 9434148027

*Satinath Chandra*

LL.B. Advocate  
En. No. WB/229/1998

35 K.P. CHATTRAJ ROAD  
GORABAZAR, P.O. BERHAMPORE  
DIST. MURSHIDABAD, W.B. PIN 742101  
PH. 03482-796649, M: 9434148027  
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	availing finance from the lender/s for the purpose of project? If yes, whether any permission is required and obtained?	
12.3	Period of concession granted.	<b>Not Applicable</b>
12.4	Whether during the period of suspension of concessionaire, lenders have right to substitute the concessionaire?	<b>Not Applicable</b>
12.5	Whether on financial defaults by the concessionaire, lenders have right to require Authority to undertake Suspension or Termination?	<b>Not Applicable</b>
12.6	Whether Concession Agreement stipulates conditions of issuance of NOC from the lenders before making Termination payment to the Concessionaire and in the event of failure of Concessionaire procuring NOC, Authority shall be entitled to pay the Termination payment directly to the Lender/s towards the outstanding Debt due to the lender/s.	<b>Not Applicable</b>
13	Whether minor's interest is involved in the property? if yes  Precautions/Permission to be taken to make mortgage perfect/Date of Court permission for mortgage, if permission is already taken (Please provide certified copy of the order also).	<b>Not Applicable</b>
14	Whether search is made in the registers and the records maintained in the office of Collector and/or revenue authorities/Municipal corporation /Town and Planning Department and the Civil Court (Whichever are applicable) to ensure:  a) Necessary consent of Civic Body or authority to transfer the property was obtained.  b) No litigation in respect of the property to be mortgaged is pending before any Forum.	Search Made in ADSR Berhampore and DSR Murshidabad  a) Not Applicable  b) Search made in Civil Judge Jr. Divn and Civil Judge Sr. Divn. And no pending Title Suit or Money Suit has been traced in respect of the property or the person.

  
*Satinath Chandra*  
Empanelled Advocate  
30, K.P. Chattraj Road  
Berhampore, W.B. M-9434148027

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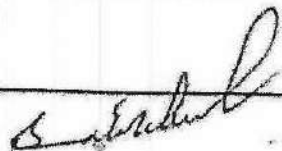
*Satinath Chandra*

LL.B. Advocate  
En. No. WB/229/1998

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DIST. MURSHIDABAD, W.B. PIN 742101  
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email: [advschandra1@gmail.com](mailto:advschandra1@gmail.com)

	<p>c) Identity of the property has been established and there are no circumstances which would create doubts or suspicions, e.g. any Material document is alleged to be lost or any document bears any marks or endorsement indicative of having been earlier in evidence in a Court or produced as Surety.</p> <p>d) Whether any Revenue Authority attachment/ Statutory dues attachment /Court attachment is reflected?</p> <p>e) Whether Certified copy of the Title deeds and Parent document tracking back to at least last 13 years from the Title document are obtained from the Sub Registrar's Office by the Panel Advocate and compared with the Original one submitted by the borrower for the LSR for its correctness?</p> <p>f) "No objection certificate "and other documents issued by builders or other organizations Department /Institutions are carefully examined for their genuineness?</p>	<p>c) No such doubts or suspicious has been traced.</p> <p>d) Not reflected</p> <p>e) Certified copy of deed has been tallied and no discrepancy has been traced out</p> <p>f) Not Applicable</p>
15	<p>Period upto which you have verified all the current &amp; previous deeds, chain documents, revenue records, Khasra, Nakal / Khatoni &amp; Rin Pushika (at least for the 13 years in case of all original title chain is available or 30 years in case of any previous owners).</p> <p>Whether same is found correct and title from person to person have been legally transferred till present owners?</p>	30 Years
16	<p>Whether you have verified the contents of the Title deeds?</p> <p>Whether any defect is found in the</p>	Verified and no defect has been found

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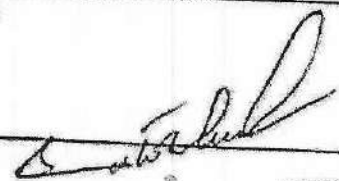
  
Satinath Chandra  
Empanelled Advocate  
30, K.P. Chatteraj Road  
Berhampore, W.B. M-9434148027

*Satinath Chandra*

LL.B. Advocate  
En. No. WB/229/1998

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	same? Please elaborate.	
16.1	Whether the chain of title deeds is original, complete and genuine?  Or Whether the chain of title deeds have been verified from Certified Copies thereof?	Copy of Chain Deed has been verified with Office record
16.2	Whether title deed contains any restrictive clause in respect of free transfer?  In case of property purchased by mortgagor is portion of larger extent of property, whether availability of original parent documents confirmed.	Not Applicable
16.3	Whether property is demarcated and site plan is available, can it be identified from the Schedule of the Title Documents? Please specify.	property is demarcated and the same is mentioned in title deed
17	Whether any acquisition proceeding is in progress in the area or proposed to be initiated?  Whether the same will affect the mortgage or transfer of title of units in favour of respective buyers?	No Notification has been found in widely circulated Daily News Paper till date in respect of the plot of land
18	Whether property is mutated in the name of present Land owners /Transferor & if yes, where? ( pl. specify below)	Mutation in the name of <b>Binoy Sikdar</b>
18.1	With revenue authority/Municipal Corporation/ DA/ MPHB/ Nazul/ Any other. (Mention the name of the Document by which it is ascertained)	B.L&L.R.O. Berhampore Govt. Rent Receipt
18.2	if non mutated, reasons thereof and effect of non-mutation.	Not Applicable
19	Whether the provisions of the Indian Registration Act and the Indian Stamps Act been complied with, in the transactions?	Yes
20	Whether Ownership in the name of present land owner is legal, clear, marketable and free from all encumbrances?	Yes



*Satinath Chandra*  
Empanelled Advocate  
30, K.P. Chattraj Road  
Berhampore, W.B, M.-9434148027

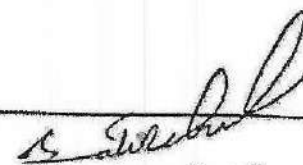
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LL.B. Advocate  
En. No. WB/229/1998

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GORABAZAR, P.O. BERHAMPORE  
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PH. 03482-796649, M: 9434148027  
email: [advschandra1@gmail.com](mailto:advschandra1@gmail.com)

21	Whether upto date Diversion Rent/Tax, property Tax, lease rent and other government Taxes are paid? If paid, whether upto date tax receipts have been verified?	Yes
22	If the property is a superstructure like buildings house, flat factory shed etc. a) Whether it is located /proposed to be located in an approved Layout? b) Whether the building is constructed / proposed to be constructed as per the Plan approved by the Competent authorities (Corporation, Municipal Council, cantonment Board etc.)? c) Whether the Plan is approved subject to any condition. If so what are the conditions and whether the conditions have been complied with? d) Whether superstructure is assessed to Tax (In case of ready built superstructure)? If yes, then it has been paid up to date.	Not Applicable
	e) Whether clearance/License /Permit have to be obtained from Authorities constituted under Special Acts like Environment Protection Act 1986, the Air Crafts Act 1934 etc., and if so, whether the same has been obtained. (If any conditions are stipulated while giving clearance/license /Permit the same has to be mentioned in the report. The report should also mention whether the condition has been complied?	Not Applicable
23	Whether provisions of Urban Land Ceiling Act/ Disturbed Areas Act applicable? ULC clearance/ Permission (Please mention Number & date of permission) or any restriction in transfer of title by the present Landowner?	Not Applicable

  
Satinath Chandra  
Empanelled Advocate  
30, K.P. Chattraj Road  
Berhampore, W.B. M.-9434148027

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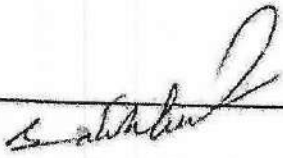
*Satinath Chandra*

LL.B. Advocate  
En. No. WB/229/1998

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GORABAZAR, P.O. BERHAMPORE  
DIST. MURSHIDABAD, W.B. PIN 742101  
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	Whether the land belonged to SC/ST and transfers were made as per extant provisions?	
24	Income Tax clearance certificate, if to be obtained or not to be obtained, please specify.	Not Applicable
25	Whether all the legal requirements/ permission, under various act/ laws viz. Local laws, Municipal laws, Town & Country Planning Act, Apartment Ownership Act, Land laws, Laws applicable for development of land & Construction of building, Building Regulations, Development Control Regulations, Co- Operative Societies Act etc., in order to develop the project land and or project have been completed and complied?	Yes the property is Mutated in the name of the present owner <b>Binoy Sikdar</b> at local body.
26	Whether Real Estate (Regulation and Development) Act, 2016 (RERA) is Applicable?  a) If so, Whether Registration was done by Developer/ Promoter as per RERA. The details.  b) Whether Dedicated/ Escrow account was opened by Developer/Promoter as per RERA, 2016?  c) Whether all the applicable provisions were complied with?  d) Whether details of Flat proposed to be purchased, forms part of approved plan available on RERA website?  e) Incomplete projects of the builder/ developer, if any?  f) Date of registration of projects & Status thereof, including the project in which the Flat is being financed.	<b>Not Applicable</b>

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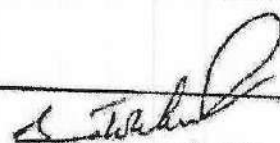
  
*Satinath Chandra*  
Empanelled Advocate  
30, K.P. Chatteraj Road  
Berhampore, WB, M.-9434148027

*Satinath Chandra*

LL.B. Advocate  
En. No. WB/229/1998

30 K.P. CHATTRAJ ROAD  
GORABAZAR, P.O. BERHAMPURE  
DIST. MURSHIDABAD, W.B. PIN 742101  
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	<p>g) Whether the project in which the property situate is complete/incomplete?</p> <p>h) Proposed date of completion &amp; delays, if any.</p> <p>i) Details of Complaints/ Cases against the builder/ developer.</p>	
27	Investigation in regard to Agricultural Land:	<b>Not Applicable</b>
	Whether the land is under self-cultivation?	<b>Not Applicable</b>
	If land is owned in different Khatas or is under joint share, give specific share in each Khata.	<b>Not Applicable</b>
	Whether land is mutated in the name of land owner? If No. Reasons thereof and legal issues involved therein.	Mutated
	If consolidation of holdings/acquisition proceedings etc. is in progress in the area whether transfer of land is possible under state enactments?	<b>Not Applicable</b>
	Whether any prior charge/hidden charge/revenue charge exists against the land, non-encumbrance should be of 13 years preceding the date of the Non Encumbrance Certificate (NEC).	<b>Not Applicable</b>
28	If agricultural land is being offered for mortgage:	Recorded as "Bari" which falls under non-agri classification
	Whether permission for conversion of lands from agricultural use to residential/commercial use is obtained as per local state law (specify date of order/permission and provide a copy thereof)	Yes obtained
	Whether taking mortgage of such land for non-agricultural purposes is possible as per local law.	YES
	Whether there is any hindrance in applicability of SARFAESI Act on the property?	No

  
*Satinath Chandra*  
Empanelled Advocate  
30, K.P. Chatteraj Road  
Berhampore, W.B. M. 9434148027

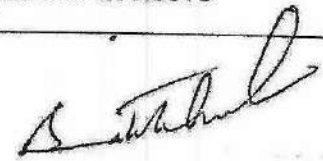
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*Satinath Chandra*

LL.B. Advocate  
En. No. WB/229/1998

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GORABAZAR, P.O. BERHAMPORE  
DIST. MURSHIDABAD, W.B. PIN 742101  
PH. 03482-796649, M: 9434148027  
email: [advschandra1@gmail.com](mailto:advschandra1@gmail.com)

29	Whether from the documents produced there exists any pending litigation with respect to the property offered as security. If yes, please furnish the details.	No litigation has been traced out from the documents
30	Whether certified copy of title documents obtained and compared with the original Title deeds?	Obtained and no discrepancy has been found
	a) If no, the reasons thereof	
	b) If yes, whether any discrepancy observed?	
	The details of such discrepancies:	
31	Details of CERSAI Registration verification:	Not Applicable
	Whether, details have been verified based on relevant parameters i.e. Plot No./ Dag No./ Khasra No./ Survey No./ Division, Sub-Division No., Flat No., Building Name/ Previous owner's name/ Present owners name etc.	Not Applicable
	Whether any charge subsists in CERSAI? Details thereof.	Not Applicable
32	Details of Physical visit to the property:	Yes, but to identify the property in proper manner physical visit report should be obtained by qualified technical person i.e. Surveyor / Valuer
	Date & Time	22.03.2025 at 2:30 P.M
	Observations, if any.	Mentioned in above



*Satinath Chandra*  
Empanelled Advocate  
30, K.P. Chattraj Road  
Berhampore, WB, M-9434148027

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*Satinath Chandra*

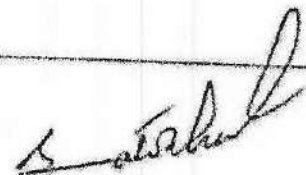
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PH. 03482-798649, M: 9434148027  
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**(A) CONCLUSION & OPINION:**

Accordingly chain of title is complete and legally passed from person to person and accordingly thereby said Shri **Binoy Sikdar** derived legal, valid, clear and marketable title over the said immoveable property (Land/Plot/Flat/Building/Shed/Factory) and he is able to create equitable mortgage of the said Property in favour of Bank by deposit of Original Registered Title deed of the aforesaid property. With respect to your queries, I opine as under:

S.No	Queries	Opinion on Creation of Mortgage
1	Whether the mortgage by deposit of original title deeds is possible on the strength of the title deeds scrutinized. If so, the list of documents to be deposited for creation of equitable mortgage over the property offered as security. The person (s) who shall deposit the title deeds with the bank may be stated.	YES  Original Regd. Deed of Sale being No. 1923, Date of Execution & Date of Registration 15.02.2011 registered at ADSR, Berhampore, Dist. Murshidabad and Entered in Page No. 4583-4594, CD Vol. No. 5, Book No. 1  <b>Binoy Sikdar</b>
2	If the equitable mortgage by deposit of title deeds is not possible, can there be simple/ registered mortgage. If so, list out the documents to be held with the bank in addition to the registered mortgage deed.	Not Applicable
3.	Any other opinion on simplified procedure/ remission of stamp duty for creation of charge over agricultural/other properties in favour of Commercial Banks as in some states like U.P. Karnataka etc.	Not Applicable



*Satinath Chandra*  
Empowered Advocate  
30, K.P. Chattraj Road  
Berhampore, W.B. M. 9434148027

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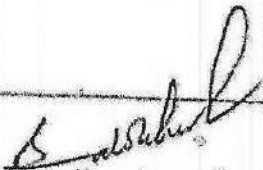
**CERTIFICATE OF TITLE**

1. I Satinath Chandra advocate certify that Sri/Smt./Messrs **Binoy Sikdar** has/have a valid clear, absolute, good, perfect and marketable title to the property/ies shown above and the title deeds to the property concerned being original and not duplicate or fake.
2. That the title document mentioned in the chain of title were executed, stamped and registered in accordance with the law. They have the effect of conveying lawful title in favour of the said present owners.
3. I hereby certify that actual search was conducted on the date as mentioned herein the report with respect to the land/revenue records and I do not find anything adverse which prevent the title holders from creating a valid mortgage.
4. This legal opinion has been given without any interest direct or indirect after verifying all the necessary relevant papers, photo copy of which is returned back duly authenticated.

Details of enclosure of report:

1	Date of Execution & Date of Registration 15.02.2011	Regd. Deed of Sale being No. 1923, Date of Execution & Date of Registration 15.02.2011 registered at ADSR. Berhampore, Dist. Murshidabad and Entered in Page No. 4583-4594, CD Vol. No. 5, Book No. 1  Soumen Pramanik, Rajib Pramanik and Prabir Pramanik transferred to <b>Binoy Sikdar</b>	Original & Certified Copy
2	Date of Execution & Date of Registration 17.11.2006 & 23.11.2006	Regd. Deed of Sale being No. 9934 Date of Execution 17.11.2006 & Date of Registration 23.11.2006 registered at ADSR. Berhampore, Dist. Murshidabad  In the names of Rajib Pramanik and Prabir Pramanik	Copy
3	Date of Execution & Date of Registration 06.06.2006 & 29.06.2006	Regd. Deed of Sale being No. 6951 Date of Execution 06.06.2006 & Date of Registration 29.06.2006 registered at ADSR Berhampore, Dist. Murshidabad  In the name of Soumen Pramanik	Copy

Dt. 26.03.2025

  
*Satinath Chandra*  
Empanelled Advocate  
30, K.P. Chattraj Road  
Berhampore, W.B. M-8434148027

*Satinath Chandra*

LL.B. Advocate  
En. No. WB/229/1998

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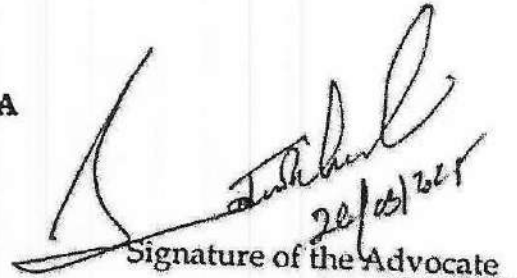
4	Date of Execution & Date of Registration 05.12.1977	Regd. Deed of Sale being No. 9159 Date of Execution & Date of Registration 05.12.1977 registered at SR. Berhampore, Dist. Murshidabad  In the name of Amitabha Baishya	Copy
5	Date of Execution & Date of Registration 05.12.1977	Regd. Deed of Sale being No. 9202 Date of Execution & Date of Registration 06.12.1977 registered at SR. Berhampore, Dist. Murshidabad  In the name of Anita Rani Baishya	Copy
6	06.11.2012	L.R Khatian No. 5488 within Mouza Chaltia, P.S. Berhampore Town, Dist. Murshidabad  In the name of <b>Binoy Sikdar</b>	Copy
7	26.11.2007	L.R Khatian No. 126 within Mouza Chaltia, P.S. Berhampore Town, Dist. Murshidabad  In the name of Amitabha Baishya	Copy
8	07.07.2010	Information of Plot being No. 676 within Mouza Chaltia, P.S. Berhampore Town, Dist. Murshidabad	Copy
9	21.03.2025	Govt. Rent Receipt	Original
10	08.09.2022	Panchayet Tax Receipt	Original
11	24.03.2025	Search Receipt No. W 904780, in the name of Satinath Chandra	Original
12	25.03.2025	Search Receipt No. 1203002105/2025 in the name of Satinath Chandra	Original

Signature of the Advocate who  
has scrutinized The title  
deeds/documents

Name of the Advocate: **SATINATH CHANDRA**

Place: Berhampore, Murshidabad

Date: 26.03.2025

  
Signature of the Advocate

Note: This format is only illustrative and any other additional/relevant details shall be furnished wherever applicable.

*Satinath Chandra*  
Empanelled Advocate  
30, K.P. Chattraj Road  
Berhampore, W.B. M.-9434148027

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L.L.B. Advocate  
En. No. WB/229/1998

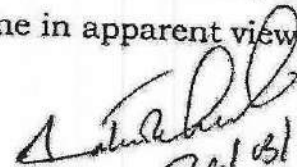
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email: [advschandra1@gmail.com](mailto:advschandra1@gmail.com)

To  
The Branch Manager  
Indian Bank  
Cossimbazar Branch  
Murshidabad

Date : 26.03.2025

### Genuineness Certificate of Title Deed

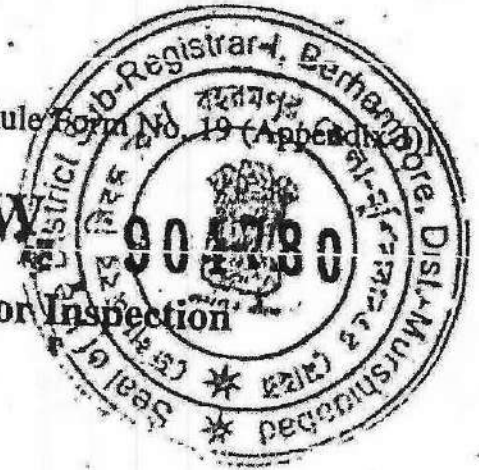
This is to certify that **ORIGINAL** Regd. Deed of Sale being No. 1923, Date of Execution & Date of Registration 15.02.2011 registered at ADSR. Berhampore, Dist. Murshidabad and Entered in Page No. 4583-4594, CD Vol. No. 5, Book No. 1 in favour of **Binoy Sikdar** has been tallied with the submitted Certified Copy issued by the concerned Registrar and found that there is no discrepancy in the contents, so, in my opinion the said Deed is Genuine in apparent view.

  
26/03/2025

Dt. 26.03.2025

No. REGN W

Receipt for Fees Deposited for Search or Inspection



- 1. Serial Number of application..... 7588/25
- 2. Date of application..... 24/03/21
- 3. Search for the year(s)..... 1995 to 2021
- 4. Name of office to which the record to be searched or inspected relates... Sadar Moh.
- 5. Name of person or property to be searched... House - Chaltia
- 6. Nature of document.....
- 7. Particulars of record to be inspected (year, number, book, volume and page in the case of registered document).....
- 8. From whom received..... S. Chandra
- 9. Fees paid under Article—
  - F (1) (i)
  - F (1) (ii) 30/- Rs Thirty only
  - F (2)

..... Registrar of .....

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

Date of Application: 25-03-2025

Serial No of Application	1203002105/2025	Search No	1203002105/2025
Search for the Years	From 1995 To 2025	Record Available	From 29/07/2008 onwards
Property to be Searched	District: Murshidabad, PS: Baharampur Town, Mouza: Chaltiya, Plot No: LR- 00676		
From whom Received	S Chandra		
Fees Paid under Articles	F1(i) 2/-	F1(ii) 28/-	

Search Result: No Record Found

*For Seal*

( Mr AVIJIT SIKDAR )

A.D.S.R. BERHAMPUR

OFFICE OF THE A.D.S.R. BERHAMPUR

*25/03/2025*

**Additional District Sub-Registrar**  
**Sadar, Berhampore, Murshidabad**

