

**CERTIFICATE**

I have physically checked, examined and scrutinized the original documents of the title deeds as well as the chain of title of property in favour of the Borrower(s)/builder/allottee(s) intended to be deposited relating to the schedule property/(ies) and offered as security by way of **Registered Mortgage** and that the documents of title referred to in the opinion above are valid evidence of Right, Title and Interest in favour of Borrower(s)/builder/allottee(s) and that if said documents are deposited and **Registered Mortgage** is created in the manner required by law, it will satisfy the requirements of creation of **Registered Mortgage** and I further certify that :-

1. There are no prior mortgage/charge/ encumbrances whatsoever as could be seen from the encumbrance certificate for the period from **1993 to 2023** pertaining to the immovable property/ies covered by the above said title deeds. The property is free from all encumbrances.
2. I confirm having made a search in the Land/Revenue records. I further confirm having verified and checked the title deeds submitted for legal scrutiny with the records of the relevant Government Offices i.e. **DSR – Alipore, ADSR – Sealdah and ARA – I, Kolkata.** and I hereby opine that to the best of my knowledge, the title deed/s submitted for verification are genuine. I do not find anything adverse which would prevent the Title Holders from creating a valid mortgage.
3. Following scrutiny of Land Records/Revenue records, relative title deeds, certified copies of such title deeds obtained from concerned registrar office and encumbrance certificate (EC), I hereby certify the genuineness of the Title Deeds. Suspicious/Doubts, if any, has been clarified by making necessary inquiries.
4. Minor/(s) and his/her their interest in the property/(ies) is to the extent of ..... (specify the share of the minor with name). (Strike out if Not Applicable).
5. In case of second/subsequent charges in favour of Bank. (Strike out if Not Applicable).
- 6) The mortgage, if created, will be perfect and available to the bank for the liability of intending borrower (s), **Farida Begum Sahida Begum, Sk. Golam Moheuddin and Sk. Golam Rahimuddin (Mortgagors) and Macwel Infosystems Private Limited (Borrower).**
- 7) I certify that Farida Begum Sahida Begum, Sk. Golam Moheuddin and Sk. Golam Rahimuddin have an absolute, clear and marketable title over the scheduled property/ (ies). I further certify that the title deeds are genuine and a valid mortgage can be created by **Farida Begum Sahida Begum, Sk. Golam Moheuddin and Sk. Golam Rahimuddin** and the said mortgage would be enforceable.
- 8) That the mortgage deeds/documents should be signed by the following persons(s) to create valid equitable mortgage.
  - a. **Borrower – Macwel Infosystems Private Limited.**
  - b. **Mortgagors - Farida Begum Sahida Begum, Sk. Golam Moheuddin and Sk. Golam Rahimuddin**
- 9) In case of creation of Mortgage by Deposit of title Deeds, I certify that the deposit of following title deeds/ documents would create a valid and enforceable Equitable Mortgage.

*Nabanita Deb Roy*

**Nabanita Deb Roy**

Advocate  
Calcutta High Court

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- a) Xerox copy of Registered Deed of Conveyance being No. 5432 of 1962.
  - b) Xerox copy of Registered Deed of Conveyance Being No. 5934 of 1964.
  - c) Xerox copy of Registered Deed of Conveyance Being No. 8586 of 1966.
  - d) Xerox copy of C.S. Parcha.
  - e) Xerox Registered Development Agreement Being No. 00529/2013.
  - f) Xerox copy of Power of Attorney Being No. 00732 of 2013.
  - g) Xerox copy of Gift Deed Being No. 02316 of 2013.
  - h) Xerox copy of Boundary Declaration Being No. 190101786 of 2018.
  - i) Xerox copy of Legal Heirs Certificate of Farida Begum & Ors..
  - j) Xerox copy of First Class Affidavit Legal Heirs at Alipore dated 08.02.2023.
  - k) Xerox copy of KMC Tax Receipt of Farida Begum & Ors.
  - l) Xerox copy of KMC Sanction Plan being No. 2017100190 of 2018 dated 08.01.2018.
  - m) Xerox copy of MOU Farida Begum & Ors. unregistered dated 27.01.2014.
  - n) Xerox copy of Deed of Gift being No. 11617 of 2014.
  - o) Xerox copy of Boundary Declaration Being No. 11618 of 2014.
- 10) There are no legal impediments for creation of the Mortgage under any applicable Law/ Rule in force.
- 11) It is certified that the property is SARFAESI Compliant.

SCHEDULE OF THE PROPERTY/ (IES) IS/ARE AS UNDER:

ALL THAT Total measuring area of 12 flats being Flat No. A, on the 1<sup>st</sup> Floor is 1183 sq. ft. Flat No. B, on the 1<sup>st</sup> Floor is 1528 sq. ft. Flat No. D, on the 1<sup>st</sup> Floor is 1572 sq. ft. Flat No. E, on the 1<sup>st</sup> Floor is 1580 and flats being Flat No. A, on the 2<sup>nd</sup> Floor is 1183 sq. ft. Flat No. C, on the 2<sup>nd</sup> Floor is 1528 sq. ft. Flat No. D, on the 2<sup>nd</sup> Floor is 1572 sq. ft. Flat No. E, on the 2<sup>nd</sup> Floor is 1580, and Flat No. A, on the 3<sup>rd</sup> Floor is 1183 sq. ft. Flat No. C, on the 3<sup>rd</sup> Floor is 1528 sq. ft. Flat No. D, on the 3<sup>rd</sup> Floor is 1572 sq. ft. Flat No. E, on the 3<sup>rd</sup> Floor is 1580 i.e. totaling 17589 sq. ft. more or less, using as Residential purpose, comprised in R.S. Dag Nos. 1432 and 1433 of R.S. Khatian No. 789 at Mouza – Kasba, J. No. 13, under Touzi No. 145, under Ward No. 91, of Kolkata Municipal Corporation being Premises No. 75, Bosepukur Road, Kolkata 700042, Sub-Registrar Office –Sealdah, P.S. Kasba, District South Parganas.

Boundary :-

First Floor:-

Flat No. A (1183 Sq.Ft.)

North :- Main Gate

East :- Common Passage

West :- Flat B

South :- Flat F & Stair cage

Flat No. C (1528 Sq.Ft.)

North :- Flat B

East :- Flat F & Lift

West :- Common Passage

South :- Back side Passage

Flat No. D (1572 Sq.Ft.)

North :- Flat C

*Nabanita Deb Roy*  
Adv.

**abanita Deb Roy**

Advocate  
Calcutta High Court

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East :- Flat E  
West :- Common Passage  
South :- Back side Passage

**Flat No. E (1580 Sq.Ft.)**

North :- Stair cage  
East :- Flat D  
West :- Common Passage  
South :- Back side Passage

**Second Floor:-**

**Flat No. A (1183 Sq.Ft.)**

North :- Main Gate  
East :- Common Passage  
West :- Flat B  
South :- Flat F & Stair cage

**Flat No. C (1528 Sq.Ft.)**

North :- Flat B  
East :- Flat F & Lift  
West :- Common Passage  
South :- Back side Passage

**Flat No. D (1572 Sq.Ft.)**

North :- Flat C  
East :- Flat E  
West :- Common Passage  
South :- Back side Passage

**Flat No. E (1580 Sq.Ft.)**

North :- Stair cage  
East :- Flat D  
West :- Common Passage  
South :- Back side Passage

**Third Floor:-**

**Flat No. A (1183 Sq.Ft.)**

North :- Main Gate  
East :- Common Passage  
West :- Flat B  
South :- Flat F & Stair cage

**Flat No. C (1528 Sq.Ft.)**

North :- Flat B  
East :- Flat F & Lift  
West :- Common Passage  
South :- Back side Passage

**Flat No. D (1572 Sq.Ft.)**

North :- Flat C  
East :- Flat E

*Handwritten signature*

**Nabanita Deb Roy**

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West :- Common Passage  
South :- Back side Passage

**Flat No. E (1580 Sq.Ft.)**

North :- Stair cage  
East :- Flat D  
West :- Common Passage  
South :- Back side Passage

**Total Land:-**

North :- By 16 Feet Wide KMC Road.  
East :- By property of Debasish Das.  
West :- By premises No. 74, Bosepukur Road.  
South :- By 12 Feet wide KMC Road.

I, shall be liable/responsible, if any loss is caused to the bank due to negligence on my part in making the search and the bank has unqualified right to publish my name for including in the caution list being maintained by the INDIAN BANKS' ASSOCIATION OR RESERVE BANK OF INDIA OR ANY OTHER SUCH BODY for circulation amongst Banks / Financial Institutions.

Date : 16.02.2023.  
Place : Kolkata.

*Nabanita Deb Roy*  
(Signature of the Advocate)

NABANITA DEB ROY  
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