

Letter under the cover of which the documents tendered for Scrutiny are forwarded.

Ref. No.: Nil

c) Name of the Borrower.

Smt. Mira Roy, Wife of Late Aghor Chandra Roy, Sri Jayanta Roy @ Sri Jayanta Kumar Roy and Sri Sushanta Roy @ Sri Sushanta Kumar Roy, both Sons of Late Aghor Chandra Roy, all residents of 3 No. Ichhabad, P.O.: Sripally, within P.S.: Burdwan Sadar, District: Purba Bardhaman, PIN-713103, as Land Owners and Barddhaman Housing Development Private Limited, having its Registered Office at 614, 6th Floor, Merlin Infinite at Plot No. 51, Block DN, Sector-V, Salt Lake City, Kolkata-700091, City Office at Parbihatata, P.O.: Sripally, within P.S.: Burdwan, District: Purba Bardhaman, PIN-713103, being represented by one of its Director, Smt. Mohoua Roy, as Developer

2. a) Type of Loan.

Project Finance

b) Type of Property

Residential

3. a) Name of the unit /concern / company / person offering the Property/(ies) as Security.

Smt. Mira Roy, Wife of Late Aghor Chandra Roy, Sri Jayanta Roy @ Sri Jayanta Kumar Roy and Sri Sushanta Roy @ Sri Sushanta Kumar Roy, both Sons of Late Aghor Chandra Roy, all residents of 3 No. Ichhabad, P.O.: Sripally, within P.S.: Burdwan Sadar, District: Purba Bardhaman, PIN-713103, as Land Owners and Barddhaman Housing Development Private Limited, having its Registered Office at 614, 6th Floor, Merlin Infinite at Plot No. 51, Block DN, Sector-V, Salt Lake City, Kolkata-700091, City Office at Parbihatata, P.O.: Sripally, within P.S.: Burdwan, District: Purba Bardhaman, PIN-713103, being represented by one of its Director, Smt. Mohoua Roy, as Developer

b) Constitution of the unit / concern / person / body / authority offering the property for creation of charge.

Individuals

c) State as to under what capacity is security offered [whether as Joint Applicant or Borrower or as Guarantor, etc.]

Borrowers

4. Value of Loan

Rs.

Sharmistha Samanta

District Judge's Court, Purba Bardhaman

En. No.-WB/619/2010

Ref.

Date: 05/06/2025

5.	Complete or full description of the immovable property / (ies) offered as security including the following details:	All that the piece and parcel of Bastu class of Land, measuring an area of 10 Satak = 0.10 Acre (more or less) of Bastu Land in respect of LOP No.: 95, C.S. Plot No.: 289, R.S. Plot No.: 289/2212, L.R. Plot No.: 745, comprising to L.R. Khatian Nos.: 1035/4, 457/1 & 1558/4 of Mouza: Ichlabad, J.L. No. 75, within Burdwan Municipality, Ward No.: 10, Mahalla: Chotobenepara, Holding No.: 183, within P.S.: Burdwan Sadar, District: Purba Bardhaman in the State of West Bengal, which is butted and bounded by: North: 16' Feet Wide Municipal Road; South: House of Bipul Das, Dilip Das and Sushil Dutta; East: 17' Feet Wide Municipal Road; West: House of Chanchal Das.
	a) Survey No.	Not Available
	b) Door/House No. [in case of House Property].	Ward No. 10, Holding No.: 183, Mahalla: Chotobenepara, under Burdwan Municipality
	c) Extent / Area including Plinth / Built-up Area in case of House Property.	10 Satak = 0.10 Acre (more or less) of Bastu Land
	d) Locations like name of the place, village, city, registration, sub-district etc. Boundaries.	District: Burdwan, P.S.: Burdwan, Mouza: Ichlabad, J.L. No. 75, under Burdwan Municipality, A.D.S.R. Office at Sadar, Burdwan and D.S.R. Office at Sadar Burdwan
6.	(a) Particulars of the documents scrutinised serially and chronologically.	Yes
	(b) Nature of documents verified and as to whether they are Originals or Certified Copies or registration extracts duly certified. Note: Only Originals or Certified Extracts from the registering/land/revenue/other authorities be examined	Particular of Documents which have been verified by me are mentioned hereunder

Sl. No.	Date	Name/Nature of the Document	Original / Certified Copy/Certified Extract/Photo Copy etc.	In case of Copies, whether the Original was scrutinized by the Advocate.
1.	27.06.1988	Original Registered Deed of Indenture being No. 339 dated 27.06.1988.	Original	Yes
2.	20.09.2024	Original Registered Deed of Partition being No. 7707 dated 20.09.2024 alongwith Site Plan.	Original	Yes
3.	10.05.2021	Certified Copies of L.R. Records of Rights, under	Certified Copies	Yes

Sharmistha Samanta
Advocate
JUDGES COURT, BURDWAN

Phone No.: 8250304563, 9475744112

Chamber

Nari More (Sarada Pally), Khanpukur,
P.S.: Burdwan, District: Purba Bardhaman
PIN-713101

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		L.R. Khatian Nos. 1035/4, 457/1 & 1558/4 of Mouza: Ichlabad, J.L. No. 75, within P.S. & District: Burdwan.		
4.	25.04.2024	Original Land Rent Receipt upto 1430 B.S. dated 25.04.2024.	Originals	Yes
5.	03.05.2025	Original Municipal Tax Receipt upto 4 th Quarter of 2025-2026 dated 03.05.2025.	Original	Yes
6.	07.05.2024	Original Mutation Certificate dated 07.05.2024, duly issued by Burdwan Municipality in favour of Smt. Mira Roy, Sri Jayanta Roy @ Sri Jayanta Kumar Roy and Sri Sushanta Roy @ Sri Sushanta Kumar Roy	Original	Yes
7.	02.07.2025	Original Building Permit dated 02.07.2025 alongwith Sanctioned Plan, duly issued by Chairman, Burdwan Municipality in favour of Smt. Mira Roy, Sri Jayanta Roy @ Sri Jayanta Kumar Roy and Sri Sushanta Roy @ Sri Sushanta Kumar Roy.	Original	Yes
8.	26.09.2024	Original Registered Development Agreement being No. 7902 dated 26.09.2024.	Original	Yes
9.	26.09.2024	Original Registered Power of Attorney after Registered Development Agreement being No. 7907 dated 26.09.2024.	Original	Yes
7.	a.	Whether Certified Copy of all Title Documents are obtained from the relevant Sub-Registrar Office and compared with the documents made available by the Proposed Mortgagor? [Please also enclose all such Certified Copies and relevant Fee Receipts alongwith the TIR] [HL: If the Value of Loan => Rs. 1 Crore and in case of Commercial Loans irrespective of Loan components.	I have obtained the Certified Copy of Registered Deed of Partition being No. 7707 dated 20.09.2024 alongwith Site Plan from the Office of D.S.R.-II, Burdwan	
	b.	Whether all Pages in the Certified Copies of Title Documents which are obtained directly from Sub-Registrar's Office have been verified Page to Page with Original Documents submitted? [In case Original Title Deed is not produced for comparing with the Certified or Ordinary Copies, the matter should be handled more diligently and cautiously]	I have compared the said Certified Copy of Title Deed with the said Original Title Deed and found that the said Title Deed is genuine one	
8.	a)	Whether the Records of Registrar Office or Revenue Authorities relevant to the property in question are available for verification through any online portal or computer system?	L.R. Records of Rights of the Revenue Authorities are available for verification through Online Portal.	
	b)	If such Online / Computer records are available, whether any verification or cross checking are made and the comments / findings in this regard.	Verification / Cross Checking has been done and found that the said L.R. Records of Rights	

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		standing in the names of the Present Owners, Smt. Mira Roy, Sri Jayanta Roy @ Sri Jayanta Kumar Roy and Sri Sushanta Roy @ Sri Sushanta Kumar Roy are genuine one
	c)	Whether the genuineness of the Stamp Paper is possible to be got verified from any online portal and if so, whether such verification was made? Verification of genuineness of Stamp Papers from Online Portal are not possible, as because there is no portal in West Bengal
	d)	Whether proper registration of documents completed. Details thereof to be provided. Yes
9.	a)	Property offered as security falls within the jurisdiction of which Sub-Registrar Office? A.D.S.R., Burdwan
	b)	Whether it is possible to have registration of documents in respect of the property in question, at more than one office of sub-registrar / district registrar / registrar-general. If so, please name all such offices? A.D.S.R. & D.S.R., Burdwan and A.R.A., Kolkata
	c)	Whether search has been made at all the offices named at (b) above? Yes, Search for Encumbrances has been made at A.D.S.R. & D.S.R., Burdwan and A.R.A., Kolkata which are enclosed herewith.
	d)	Whether the Searches in the office of registering authorities or any other records reveal registration of multiple title documents in respect of the property in question? No
10.	a)	Chain of Title tracing the title from the oldest Title Deed to the Latest Title Deed establishing Title of the Property in question from the predecessors in title / interest to the current title holder It appears from the Title Deeds and documents perused before me, as mentioned hereinabove and from the aforesaid Title Deeds and documents I found that the Landed Property, measuring an area of 6 Cottahs = 10 Satak = 0.10 Acre (more or less) of Bastu Land, vide C.S. Plot No.: 289, R.S. Plot No.: 289/2212, L.R. Plot No.: 745, LOP No.: 95 of Mouza: Ichlabad, J.L. No. 75, within P.S. & District: Burdwan, under Burdwan Municipality, as fully described in Schedule hereinabove, originally belonged to one Smt. Mira Roy, Wife of Late Aghor Chandra Roy, Sri Jayanta Roy @ Sri Jayanta Kumar Roy and Sri Sushanta Roy @ Sri Sushanta Kumar Roy, both Sons of Late Aghor Chandra Roy, which they have acquired by virtue of a Registered Deed of Indenture being No. 339 dated 27.06.1988, from the Governor of the State of West Bengal and thus they have become absolute owners of the aforesaid Landed Property and also acquired a right, title and interest over the said Landed

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			<p>Property.</p> <p>Thereafter due to inconvenience in possessing the Landed Property in ejmal said Smt. Mira Roy, Wife of Late Aghor Chandra Roy, Sri Jayanta Roy @ Sri Jayanta Kumar Roy and Sri Sushanta Roy @ Sri Sushanta Kumar Roy, both Sons of Late Aghor Chandra Roy jointly executed a Registered Deed of Partition being No. 7707 dated 20.09.2024 and thus by virtue of the said Partition, said Smt. Mira Roy, Wife of Late Aghor Chandra Roy, being the Present Owner No. 1 as First Party has become absolute owner of the said Landed Property, measuring an area of 04 Satak = 0.04 Acre of Bastu Land, vide C.S. Plot No.: 289, R.S. Plot No.: 289/2212, L.R. Plot No.: 745, LOP No.: 95 of Mouza: Ichlabad and said Sri Jayanta Roy @ Sri Jayanta Kumar Roy, Son of Late Aghor Chandra Roy, being the Present Owner No. 2 as Second Party has become absolute owner of the said Landed Property, measuring an area of 03 Satak = 0.03 Acre of Bastu Land, vide C.S. Plot No.: 289, R.S. Plot No.: 289/2212, L.R. Plot No.: 745, LOP No.: 95 of Mouza: Ichlabad and said Sri Sushanta Roy @ Sri Sushanta Kumar Roy, Son of Late Aghor Chandra Roy, being the Present Owner No. 3 as Third Party has become absolute owner of the said Landed Property, measuring an area of 03 Satak = 0.03 Acre of Bastu Land, vide C.S. Plot No.: 289, R.S. Plot No.: 289/2212, L.R. Plot No.: 745, LOP No.: 95 of Mouza: Ichlabad and duly recorded their names in the Present L.R. Records of Rights, under L.R. Khatian Nos. 1035/4, 457/1 & 1558/4 of Mouza: Ichlabad, J.L. No. 75, within P.S. & District: Burdwan, as Owners and Possessors thereof and they have also paid Land Revenue and Cesses to the State Government upto 1430 B.S. dated 05.04.2024 and they have also obtained Building Permit dated 02.07.2025 alongwith Sanctioned Plan from the Chairman, Burdwan Municipality for construction of Proposed G+III Storied Residential Flat Building over the said Landed Property, as fully described in Schedule hereinabove and also paid Municipal Taxes to Burdwan Municipality upto 4th Quarter of 2025-2026 dated 03.05.2025 accordingly.</p> <p>Thereafter the said Present Owners, Smt. Mira Roy, Wife of Late Aghor Chandra Roy, Sri Jayanta Roy @ Sri Jayanta Kumar Roy, Son of Late Madan Mohan Bhakat and Sri Sushanta Roy @</p>
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		Sri Sushanta Kumar Roy, both Sons of Late Aghor Chandra Roy have entered into a Registered Development Agreement being No. 7902 dated 26.09.2024 with the Developer, Barddhaman Housing Development Private Limited, being represented by one of its Director, Smt. Mohoua Roy, for development of the said Landed Property, as fully described in Schedule hereinabove for construction of Multi-Storied Building thereon and they have also executed a Registered Power of Attorney after Registered Development Agreement being No. 7907 dated 26.09.2024 and also appointed Barddhaman Housing Development Private Limited, being represented by one of its Director, Smt. Mohoua Roy, as their Lawful Attorney to look after, manage as well as to sign and execute the Agreement for Sale, Registered Deed of Conveyance in favour of the intending Buyer(s) on their behalf accordingly.	
	b)	Wherever Minor's Interest or other clog on title is involved, search should be made for a further period, depending on the need for clearance of such clog on the Title In case of Property offered as security for Loans Rs. 1 Crore or above Search of Title / Encumbrance for a period of not less than 30 years is mandatory [Separate Sheet may be used.	No
	c)	Nature of Minor's interest, if any and if so, whether creation of Mortgage could be possible, the modalities/procedure to be followed including court permission to be obtained and the reasons for coming to such conclusion.	Not Applicable
11.	a)	Nature of Title of the intended Mortgagor of the Property [Whether full Ownership Rights, Leasehold Rights, Occupancy/Possessory Rights or Inam Holder or Govt. Grantee / Allottee etc.]	The Present Owners have acquired Full Ownership Right
		If Ownership Rights	
	a)	Details of the Conveyance documents	Registered Deeds of Transfer being Nos. 339 dated 27.06.1988 [Deed of Indenture] and 7707 dated 20.09.2024 [Deed of Partition]
	b)	Whether the document is properly stamped	Yes
	c)	Whether the document is properly Registered	Yes
		If Leasehold, whether;	No
	a)	The Lease Deed is duly stamped and registered	Not Applicable
	b)	The Lessee is permitted to mortgage the Leasehold right,	Not Applicable
	c)	Duration of the Lease / unexpired period of lease,	Not Applicable
	d)	If, a sub-lease, check the Lease Deed in favour of Lessee as to whether Lease Deed permits sub-leasing and mortgage by Sub-Lessee also.	Not Applicable
	e)	Whether the Leasehold rights permits for the creation of any superstructure (if applicable)?	Not Applicable

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	f)	Right to get renewal of the Leasehold rights and nature thereof. If Govt. grant / allotment / Lease-cum / Sale Agreement / Occupancy / Inam Holder /Allottee etc., whether;	Not Applicable No
	a)	Grant/ agreement etc. provides for alienable rights to the Mortgagor with or without conditions	Not Applicable
	b)	The Mortgagor is competent to create charge on such property.	Not Applicable
	c)	Any permission from Govt. or any other authority is required for creation of Mortgage and if so whether such valid permission is available. If occupancy right, whether;	Not Applicable
	a)	Such right is heritable and transferable	Yes
	b)	Mortgage can be created.	Yes
12.		Has the Property been transferred by way of Gift / Settlement Deed:	
	a)	The Gift / Settlement Deed is duly stamped and registered:	Yes
	b)	The Gift / Settlement Deed has been attested by two Witnesses:	Yes
	c)	Whether there is any restriction on the Donor in executing the Gift/Settlement Deed in question:	No
	d)	The Gift / Settlement Deed transfers the Property to Donee:	Yes
	e)	Whether the Donee has accepted the Gift by signing the Gift / Settlement Deed or by a separate writing or by implication or by actions:	Yes
	f)	Whether the Donee is in possession of the gifted property:	Yes
	g)	Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person to join the creation of Mortgage:	No
	h)	Any other aspect affecting the validity of the title passed through the Gift / Settlement Deed:	No
13.		Has the Property been transferred by way of Partition / Family Settlement Deed.	The Property has been transferred by way of Partition
	a)	Whether the Original Deed is available for deposit. If not the modality/procedure to be followed to create a valid and enforceable mortgage.	Original Registered Deed o Partition is available for deposit
	b)	Whether Mutation has been effected	Yes
	c)	Whether the Mortgagor is in possession and enjoyment of his share.	Yes
	d)	Whether the Partition made is valid in Law and the Mortgagor has acquired a Mortgageable Title thereon.	Yes
	e)	In respect of Partition by a Decree of Court, whether such Decree has become Final and all other conditions / formalities are completed/complied with.	Not Applicable
	f)	Whether any of the documents in question are executed in counterparts or in more than one set? If so, additional precautions to be taken for avoiding multiple Mortgages?	Not Applicable
14.		Whether the Title Documents include any testamentary documents/Wills?	No
	a)	In case of Wills, whether the Will is Registered Will or unregistered Will?	Not Applicable
	b)	Whether Will in the matter needs a mandatory probate and if so	Not Applicable

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		whether the same is probated by a Competent Court?	
	c)	Whether the property is mutated on the basis of Will?	Not Applicable
	d)	Whether the Original Will is available?	Not Applicable
	e)	Whether the Original Death Certificate of the testator is available?	Not Applicable
	f)	What are the circumstances and/or documents to establish the Will in question is the Last and Final Will of the testator?	Not Applicable
	g)	Comments on the circumstances such as the availability of a declaration by all the beneficiaries about the genuineness / validity of the Will, all Parties acted upon the Will, which are relevant to rely on the Will, availability of Mother / Original Title Deeds are to be explained.	Not Applicable
15.		Whether the Property is located in prohibited / regulated area as per ancient moments and Archaeological sites and Remains Act, 1958 as per Master Plan or Urban Plan etc. of the Town	No
	a)	If yes, whether necessary licence under the above Act has been obtained for construction at the site.	Not Applicable
	b)	The mortgagor is authorized to carry out construction on the site and create Charge on such property.	Not Applicable
16.		Whether the Property is subject to any Wakf rights / belongs to Church / Temple or any Religious / Other Institutions.	No
	a)	Any restriction in creation of charges on such properties?	Not Applicable
	b)	Precautions / Permissions, if any in respect of the above cases for creation of Mortgage?	Not Applicable
17	a)	Whether the property is a HUF/Joint Family Property?	No
	b)	Whether Mortgage is created for Family Benefit / Legal necessity, whether the major coparceners have no objection / join in execution minor's share if any, rights of female members etc.	Not Applicable
	c)	Please also comment on any other aspect which may adversely affect the validity of security in such cases?	Not Applicable
18.	a)	Whether the Property belongs to any Trust or is subject to the rights of any Trust?	No
	b)	Whether the Trust is a Private or Public Trust and whether Trust Deed specifically authorizes the Mortgage of the Property?	Not Applicable
	c)	If Yes, additional precautions / permissions to be obtained for creation of valid Mortgage?	Not Applicable
	d)	Requirements, if any for creation of Mortgage as per the Central / State Laws applicable to the Trust in the matter.	Not Applicable
19.		Is the Property an Agricultural Land.	No
	a)	Whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation / enforcement of Mortgage.	Not Applicable
	b)	In case of Agricultural Property other relevant Records / Documents as per Local Laws, if any are to be verified to ensure the validity of the title and right to enforce the Mortgage?	Not Applicable
	c)	In the case of Conversion of Agricultural Land for commercial purposes or otherwise, whether requisite procedure followed / permission obtained.	Classified as 'Bastu' in the L.R. Records of Rights

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20.	a)	Whether the property is affected by any Local Laws or Special Enactments or other regulations having a bearing on the security creation / mortgage [viz. Agricultural Laws, Weaker Sections, Minorities, Land Laws, SEZ Regulations, Costal Zone Regulations, Environmental Clearance etc.]	No
	b)	Additional aspects relevant for investigation of title as per Local Laws	Not Applicable
21.	a)	Whether the property is subject to any pending or proposed Land Acquisition Proceedings?	No
	b)	Whether any Search / enquiry is made with the Land Acquisition Office and the outcome of such Search / Enquiry.	No Land Acquisition Proceeding is pending or to be initiated
22.	a)	Whether the Property is involved in or subject matter of any Litigation which is pending or concluded?	I have conducted Court Searching in the Learned Courts in respect of the said Landed Property and found that the said Landed Property is not involved in or subject matter of any litigation.
	b)	If so, whether such litigation would adversely affect the creation of a valid Mortgage or have any implication of its future enforcement?	No
	c)	Whether the Title Documents have any Court Seal / marking which points out any litigation / attachment / security to Court in respect of the property in question? In such case please comment on such seal/marking.	No
23.	a)	In case of partnership firm, whether the property belongs to the firm and the Deed is properly registered.	Not Applicable
	b)	Property belonging to Partner(s), whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable Laws?	Not Applicable
	c)	Whether the person(s) creating Mortgage has / have authority to create Mortgage for and on behalf of the Firm.	Not Applicable
24.	a)	Whether the property belongs to a Limited Company, check the Board Resolution, Authorisation to create Mortgage / execution of documents, Registration of any prior charges with the Company Registrar (ROC), Articles of Association / Provision for Common Seal etc.	Not Applicable
	b/1	Whether the Property (to be Mortgaged) is purchased by the above Company from any Other Company or Limited Liability Partnership (LLP) Firm? Yes / No	Not Applicable
	b/2	If Yes, whether the Search of Charges of the Property (to be Mortgaged) has been carried out with Registrar of Companies (ROC) in respect of such Vendor Company / LLP (Seller) and the Vendee Company (Purchaser)?	Not Applicable
	b/3	Whether the above Search of Charges of the Property reveals any prior charges / encumbrances on the Property (Proposed to be Mortgaged) created by the Vendor Company (Seller)?	Not Applicable
	b/4	If the Search reveals encumbrances / charges, whether such charges / encumbrances have been satisfied?	Not Applicable

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25.		In case of Societies, Association, the required authority / power to Borrower and whether the Mortgage can be created, and the requisite resolutions bye-laws.	Not Applicable
26.	a)	Whether any POA is involved in the Chain of Title during the period of Search?	No
	b)	Whether the POA involved is one coupled with interest i.e. a Development Agreement cum Power of Attorney. If so, please clarify whether the same is a Registered document and hence it has created an interest in favour of the Builder/Developer and as such is irrevocable as per Law.	The Development Agreement being No. 7902 dated 26.09.2024 and Power of Attorney after Registered Development Agreement being No. 7907 dated 26.09.2024 have been duly registered before the Office of D.S.R.-II, Burdwan
	c)	In case the Title document is executed by the POA holder, please clarify whether the POA involved is (i) one executed by the Builders viz. Companies / Firms / Individual or Proprietary Concerns in favour of their Partners / Employees / Authorized Representatives to sign Flat Allotment Letters, NOCs, Agreement for Sale, Sale Deeds etc. in favour of buyers of Flats / Units (Builder's POA) or (ii) other type of POA (Common POA).	Power of Attorney Holder on behalf of the Present Owner and the Developer will execute acts, Deeds and things
	d)	In case of Builder's POA, whether a Certified Copy of POA is available and the same has been verified / compared with the Original POA.	Yes and found no discrepancies
	e)	In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA	No
		i) Whether the Original POA is verified and the title investigation is done on the basis of Original POA?	Not Applicable
		ii) Whether the POA is a Registered one?	Not Applicable
		iii) Whether the POA is special or general one?	Not Applicable
		iv) Whether the POA contains a specific authority or execution of title document in question?	Not Applicable
f)	Whether the POA was in force and not revoked or had become invalid on the date of execution of the document in question? [Please certify whether the same has been ascertained from the office of Sub-Registrar also]	The Registered Power of Attorney after Registered Development Agreement is in force and not revoked on the date of execution of Title Document	
g)	Please comment on the genuineness of POA?	The Registered Power of Attorney after Registered Development Agreement is genuine one	
h)	The unequivocal opinion on the enforceability and validity of the POA?	The Registered Power of Attorney after Registered Development Agreement is enforceable and valid till date	
27.		Whether mortgage is being created by a POA holder, check	No

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		genuineness of the Power of Attorney and the extent of the powers given therein and whether the same is properly executed / stamped / authenticated in terms of the Law of the place, where it is executed.	
28.	I.	If the property is a Flat / Apartment or Residential/Commercial Complex	Bastu class of Land fit for construction of Residential Flat
	a)	Promoter's/Land owner's title to the Land / Building:	Land Owners Title to the Land
	b)	Development Agreement / Power of Attorney:	Registered Development Agreement and Registered Power of Attorney are available in Original
	c)	Extent of authority of the Developer/Builder:	Full Authority to the Developer
	d)	Independent Title Verification of the Land and/or Building in question:	Yes
	e)	Agreement for Sale (duly Registered):	Not Applicable
	f)	Payment of proper Stamp Duty:	Not Applicable
	g)	Requirement of Registration of Sale Agreement, Development Agreement, POA etc.	Development Agreement and Power of Attorney have already been Registered
	h)	Approval of Building Plan, Permission of appropriate / Local Authority etc.	Building Plan is duly approved by Chairman, Burdwan Municipality
	i)	Conveyance in favour of Society / Condominium concerned:	Not Applicable
	j)	Occupancy Certificate / Allotment Letter / Letter of Possession:	Not Applicable
	k)	Membership details in the Society etc.	Not Applicable
	l)	Share Certificates:	Not Applicable
	m)	No Objection Letter from the Society	Not Applicable
	n)	All legal requirements under the Local / Municipal Laws, regarding ownership of Flats / Apartments / Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.	Yes
	o)	Requirement for noting the Bank charges on the Records of the Housing Society, if any	Not Applicable
	p)	If the property is a Vacant Land and Construction is yet to be made, approval of Lay Out and other precautions, if any:	Site Plan is duly approved by Chairman, Burdwan Municipality
	q)	Whether the numbering pattern of the Units/Flats tally in all documents such as Approved Plan Agreement Plan etc.	Yes
	II.A	Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act, 2016? Y/N	Yes
	II.B	Whether the Project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished.	Not yet Registered
	II.C	Whether the Registered Agreement for Sale as prescribed in the above Act / Rules there under is executed?	Not Applicable
	II.D	Whether the details of the Apartment / Plot in question are verified with the list of number and types of apartments or Plots booked as uploaded by the Promoter in the Website of Real Estate Regulatory Authority.	Not Applicable
29.		Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Local Authorities or	No Sharmistha Samanta District Judge's Court, Purba Bardhaman En. No.-WB/619/2010

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		Third Party claims, Liens etc. and details thereof.	
30.		The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge, if any.	1995 to 2025 and found that the said Landed Property is free from all Encumbrances
31.		Details regarding Property Tax or Land Revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	Land Revenue has been paid upto 1430 B.S. and Municipal Tax has also been paid upto 4 th Quarter of 2025-2026
32.	a)	Urban Land Ceiling Clearance, whether required and if so, details thereon.	No
	b)	Whether No Objection Certificate under the Income Tax Act is required / obtained.	No
33.	a)	Details of RTC Extracts / Mutation Extracts / Khata Extracts pertaining to the property in question.	The names of the Present Owners, Smt. Mira Roy, Sri Jayanta Roy @ Sri Jayanta Kumar Roy and Sri Sushanta Roy @ Sri Sushanta Kumar Roy have been duly recorded in the Present L.R. Records of Rights.
	b)	Whether the name of Mortgagor is reflected as Owner in the Revenue / Municipal / Village Records.	The names of the Present Owners, Smt. Mira Roy, Sri Jayanta Roy @ Sri Jayanta Kumar Roy and Sri Sushanta Roy @ Sri Sushanta Kumar Roy are reflected as Owners in the Revenue Records.
34.	a)	Whether the Property offered as Security is clearly demarcated?	Yes
	b)	Whether the demarcation / partition of the property is legally valid?	Yes
	c)	Whether the property has clear access as per documents? (The property should be legally accessible through normal carriers to transport goods to factories / houses, as the case may be)	Yes
35.	(a)	Whether the property can be identified from the following documents and discrepancy / doubtful circumstances, if any revealed on such scrutiny? (a) Document in relation to Electricity Connection (b) Document in relation to Water Connection (c) Document in relation to Sales Tax Registration, if any applicable (d) Other Utility Bills, if any	The Property can be identified from the Land Rent Receipts and Municipal Tax Receipt.
	(b)	Discrepancy / doubtful circumstances if any revealed on such Scrutiny.	No discrepancies are found
36.		Whether the documents i.e. Valuation Report / Approved Sanctioned Plan reflect / indicate any difference / discrepancy in the boundaries in relation to the Title Document / other document (If the Valuation Report and /or Approved Plan are	No difference / discrepancy found in respect of the Boundaries of the said Landed

Sharmistha Samanta

Advocate

DISTRICT JUDGES COURT, BURDWAN

Phone No.: 8250304563, 9475744112

Chamber

Nari More (Sarada Pally), Khanpukur,

P.S.: Burdwan, District: Purba Bardhaman

PIN-713101

E-mail: adv.sharmisthasamanta@gmail.com

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		not available at the time of preparation of TIR, Please provide these comments subsequently on receipt of the same.	Property in the Approved Sanctioned Plan in relation to the Title Document
37.	a)	Whether the Bank will be able to enforce SARFEASI Act, if required against the property, offered as security?	Yes
	b)	Property is SARFEASI Compliant (Y/N)	Yes
38.	a)	Whether Original Title Deeds are available for creation of Equitable Mortgage	Yes
	b)	In case of absence of Original Title Deeds, details of legal and other requirements for creation of a proper, valid and enforceable mortgage by deposit of certified extracts duly certified etc., as also any precaution to be taken by the Bank in this regard.	Not Applicable
39.		Additional suggestions, if any to safeguard the interest of Bank/ensuring the perfection of security.	Not Required
40.		The specific persons who are required to create mortgage/to deposit documents creating Mortgage.	Smt. Mira Roy, Wife of Late Aghor Chandra Roy, Sri Jayanta Roy @ Sri Jayanta Kumar Roy, Son of Late Madan Mohan Bhakat and Sri Sushanta Roy @ Sri Sushanta Kumar Roy, both Sons of Late Aghor Chandra Roy, as Land Owners and Barddhaman Housing Development Private Limited, being represented by one of its Director, Smt. Mohoua Roy, as Developer

Date: 05/08/2025

Place: Burdwan

Sharmistha Samanta
Signature of the Advocate

Sharmistha Samanta

District Judge's Court, Purba Bardhaman

En. No.-WB/619/2010

Mira Samanta
Advocate
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Annexure: C: Certificate of Title

1. I have examined the Original Title Deeds intended to be deposited relating to the schedule property/(ies) and offered as security by way of Equitable Mortgage and that the documents of title referred to in the Opinion are valid evidence of Right, Title and Interest and that if the said Equitable Mortgage is created, it will satisfy the requirements of creation of Equitable Mortgage and I further certify that:
2. I have examined the Documents in detail, taking into account all the Guidelines in the check list vide Annexure-B and the other relevant factors.
3. I confirm having made a search in the Land/ Revenue records. I also confirm having verified and checked the records of the relevant Government Offices / Sub-Registrar(s) Office(s), Revenue Records, Municipal / Panchayat Office, Land Acquisition Office, Registrar of Companies Office, Wakf Board (wherever applicable). I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage. I am liable/ responsible, if any loss is caused to the Bank due to negligence on my part or by my agent in making search.
4. Following scrutiny of Land Records / Revenue Records and relative Title Deeds, Certified Copies of such Title Deeds obtained from the concerned Registrar Office and Encumbrance Certificate (EC), I hereby certify the genuineness of the Original Title Deeds. Suspicious / Doubt, if any, has been clarified by making necessary enquiries.
5. There are no prior Mortgage / Charges / encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 1995 to 2025 upto date pertaining to the Immovable Property/(ies) covered by above said Original Title Deeds. The property is free from all Encumbrances.
6. In case second / subsequent charge in favour of the Bank, there are no other Mortgage / Charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank.
7. Minor(s) and his / their interest in the property / (ies) is to the extent of - NIL
8. The Mortgage if created will be available to the Bank for the Liability of the Intending Borrowers, **Smt. Mira Roy**, Wife of Late Aghor Chandra Roy, **Sri Jayanta Roy @ Sri Jayanta Kumar Roy** and **Sri Sushanta Roy @ Sri Sushanta Kumar Roy**, both Sons of Late Aghor Chandra Roy, all residents of 3 No. Ichlabad, P.O.: Sripally, within P.S.: Burdwan Sadar, District: Purba Bardhaman, PIN-713103, as Land Owners and **Barddhaman Housing Development Private Limited**, having its Registered Office at 614, 6th Floor, Merlin Infinite at Plot No. 51, Block DN, Sector-V, Salt Lake City, Kolkata-700091, City Office at Parbirhata, P.O.: Sripally, within P.S.: Burdwan, District: Purba Bardhaman, PIN-713103, being represented by one of its Director, **Smt. Mohoua Roy**, as Developer
9. I certify that **Smt. Mira Roy**, Wife of Late Aghor Chandra Roy, **Sri Jayanta Roy @ Sri Jayanta Kumar Roy** and **Sri Sushanta Roy @ Sri Sushanta Kumar Roy**, both Sons of Late Aghor

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Chandra Roy have an absolute, clear and marketable title over the Schedule property/(ies). I further certify that the above Original Title Deeds are genuine and a valid Equitable Mortgage can be created and the said Mortgage would be enforceable.

10. In case of creation of Equitable Mortgage of the Loan / Advance by Deposit of Title Deeds, I certify that the deposit of following Title Deeds / documents would create a valid and enforceable Mortgage:-
- Original Registered Deed of Indenture being No. 339 dated 27.06.1988.
 - Original Registered Deed of Partition being No. 7707 dated 20.09.2024 alongwith Site Plan.
 - Certified Copies of L.R. Records of Rights, under L.R. Khatian Nos. 1035/4, 457/1 & 1558/4 of Mouza: Ichlabad, J.L. No. 75, within P.S. & District: Burdwan.
 - Original Upto date Land Rent Receipts.
 - Original Municipal Tax Receipt upto 4th Quarter of 2025-2026 dated 03.05.2025.
 - Original Mutation Certificate dated 07.05.2024, duly issued by Burdwan Municipality in favour of Smt. Mira Roy, Sri Jayanta Roy @ Sri Jayanta Kumar Roy and Sri Sushanta Roy @ Sri Sushanta Kumar Roy
 - Original Building Permit dated 02.07.2025 alongwith Sanctioned Plan, duly issued by Chairman, Burdwan Municipality in favour of Smt. Mira Roy, Sri Jayanta Roy @ Sri Jayanta Kumar Roy and Sri Sushanta Roy @ Sri Sushanta Kumar Roy.
 - Original Registered Development Agreement being No. 7902 dated 26.09.2024.
 - Original Registered Power of Attorney after Registered Development Agreement being No. 7907 dated 26.09.2024.
11. There are no legal impediments for creation of Equitable Mortgage under any applicable Law/ Rules in force.
12. It is certified that the Property is SARFEASI Compliant.

SCHEDULE

All that the piece and parcel of Bastu class of Land, measuring an area of 10 Satak = 0.10 Acre (more or less) of Bastu Land in respect of LOP No.: 95, C.S. Plot No.: 289, R.S. Plot No.: 289/2212, L.R. Plot No.: 745, comprising to L.R. Khatian Nos.: 1035/4, 457/1 & 1558/4 of Mouza: Ichlabad, J.L. No. 75, within Burdwan Municipality, Ward No.: 10, Mahalla: Chotobenepara, Holding No.: 183, within P.S.: Burdwan Sadar, District: Purba Bardhaman in the State of West Bengal, which is butted and bounded by:
North: 16' Feet Wide Municipal Road; **South:** House of Bipul Das, Dilip Das and Sushil Dutta; **East:** 17' Feet Wide Municipal Road; **West:** House of Chanchal Das.

Date: 05/08/2025
Place: Burdwan


Signature of the Advocate

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District Judge's Court, Purba Bardhaman
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