

**KOUSHIK MONDAL**  
**Advocate**

PH No- 8619221755



**Chamber**  
Alipore Judges' Court,  
Kolkata – 700027

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**CERTIFICATE OF NON-ENCUMBRANCE**

**Re :** Title Search Report of the Property being ALL THAT piece and parcel of bastu land measuring about (4) Four Cottahs (3) Three Chittacks (29) Twenty Nine sq. ft. more or less along with a dilapidated pucca godown with asbestos shed and two storied old brick built structure standing thereon, being Premises No. P-105/2, Bangur Avenue, Block-D, Police Station – Lake Town, Kolkata – 700055, situate within the limits of Ward No. 29 of South Dum Dum Municipality, bearing Present Holding No. 709 and Previous Holding No. 415, comprised in Mouza Shyamnagar, previously Mouza Krishnapur, J.L. No. 32/20, R.S. No. 180, Touzi Nos. 228 and 229, being C.S. Dag No. 1327 corresponding to R.S. Dag No. 467 under R.S. Khatian No. 326(1), together with all yards, passages, ways, drains, sewers, water courses, easements, rights, liberties, privileges and appurtenances whatsoever thereto belonging or usually held therewith, lying and situate within the jurisdiction of Police Station – Lake Town and Additional District Sub-Registration Office, Bidhannagar (Salt Lake City), District – North 24 Parganas, West Bengal.

**NAME OF THE OWNER:** Sri Bikas Kumar Majumder, son of Late Benoy Sekhar Majumder, and Sri Ashok Kumar Chakraborty, son of Late Amarendra Nath Chakraborty, both by faith Hindu, by nationality Indian, the former residing at 894, Lake Town, 5th Floor, Block-A, P.O. Lake Town, P.S. Lake Town, District – North 24 Parganas, Kolkata – 700089 and the latter residing at Palpara-West, P.O. Chakdah, P.S. Chakdah, District – Nadia, West Bengal, Pin – 741222.

**NAME OF THE DEVELOPER:** SMT. NIDHI SAHA, wife of Sri Sayak Saha, by faith Hindu, by nationality Indian, by occupation Business, residing at 7, Durga Charan Banerjee Street, Post Office – Hatkhola, Police Station – Shyampukur, Kolkata – 700005, and having her Registered Office at the same address.

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**TITLE OPINION** : Upon examination of the original and supporting title deeds, municipal records, development agreement, sanctioned building plan, encumbrance searches, court case searches, and other relevant documents as produced and listed in Annexure-A, B and C, and upon independent verification of records from the concerned Registration Office and official portals, I am of the considered legal opinion that the immovable property being a piece and parcel of bastu land measuring about Four (4) Cottahs Three (3) Chittacks and Twenty-Nine (29) sq. ft., more or less, together with existing structure standing thereon, being Premises No. P-105/2, Bangur Avenue, Block-D, Police Station Lake Town, Kolkata-700055, within Ward No. 29 of South Dum Dum Municipality, District North 24 Parganas, West Bengal, is owned absolutely by Sri Bikas Kumar Majumder and Sri Ashok Kumar Chakraborty as individuals, who have validly acquired title through duly registered documents and whose ownership is clear, continuous, marketable and subsisting for more than the past thirty years; the borrower, Smt. Nidhi Saha, wife of Sri Sayak Saha, is not the owner of the said property but is the Developer under a duly registered Development Agreement executed by and between the owners and the borrower, empowering her to develop the property and to sell and/or allocate flats to intending purchasers; the land is recorded as bastu land, is not agricultural in nature, is not owned by any minor, trust, HUF, firm, company or LLP, and is not affected by any land ceiling laws, government acquisition proceedings or statutory prohibitions on mortgage; searches conducted in the records of the Registration Department and relevant court records for the requisite period reveal that the property is free from all encumbrances, charges, liens, attachments, litigations or adverse claims, and the municipal/property taxes have been duly paid up to date as evidenced by the latest tax receipts for the year 2025-2026; the building plan has been sanctioned by the competent municipal authority and construction is under progress, subject to

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completion and statutory compliance; the property is clearly identifiable, properly demarcated and capable of being validly mortgaged by deposit of title deeds, and upon such mortgage being created and duly registered, the Bank shall have the legal right to enforce its security, including recourse under the SARFAESI Act, subject to compliance with customary banking formalities such as deposit of original title deeds, execution of Memorandum of Deposit of Title Deeds if required, CERSAI registration, and submission of requisite affidavits and post-registration documents, and therefore, in my considered opinion, the said immovable property offers a good, clear, marketable and enforceable title and may be safely accepted by the Bank as valid security for the proposed credit facilities.

Koushik Mondal  
Alipore Judges' Court (Adv)  
F-375/11 4/2/26