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Chamber: At Station Road Islampur,  
Uttar Dinajpur Pin- 733 202

Ref. No.

Date.....

# TITLE SEARCH REPORT OF IMMOVABLE PROPERTY

OF

**SHRI KAMAL BAID & OTHERS**

Submitted by:

**Mahboob Alam**

Advocate

Islampur, U/Dinajpur.



**ADVOCATE**

Chamber:-

At - Station Road

P.O. & P.S. - Islampur

Dist. - Uttar Dinajpur (W/B)

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Annexure-B

**Report of Investigation of Title in respect of immovable Property**  
(All columns/items are to be completed/commented by the Advocate)

|   |   |                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                              |
|---|---|------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | a | Name of the Branch/ Business Unit/Office seeking opinion.                                                        | The Chief Manager<br>State Bank of India<br>At. Dalkhola<br>P.S. Dalkhola,<br>Dist. Uttar Dinajpur.                                                                                                                                                                                                                                                                                                          |
|   | b | Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded. | Reference from Dalkhola Branch.                                                                                                                                                                                                                                                                                                                                                                              |
|   | c | Name of the Borrower.                                                                                            | 1) Shri Kamal Baid , 2) Shri Nirmal Kumar Baid, both sons Kanailal Baid, 3) Smt. Jyoti Baid wife of Shri Kamal Baid, all of resident Dalkhola, P.O. Dalkhola, P.S. Dalkhola, Dist. Uttar Dinajpur, West Bengal.                                                                                                                                                                                              |
| 2 | a | Type of Loan                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                              |
|   | b | Type of property                                                                                                 | Godawn & Chatal                                                                                                                                                                                                                                                                                                                                                                                              |
| 3 | a | Name of the unit/concern/ company/person offering the property/ (ies) as security.                               | 1) Shri Kamal Baid, 2) Shri Nirmal Kumar Baid, both sons Kanailal Baid, 3) Smt. Jyoti Baid wife of Shri Kamal Baid, 4) Smt. Samta Baid wife of Shri Nirmal Kumar Baid all of village Dalkhola, P.O. Dalkhola, P.S. Dalkhola, Dist. Uttar Dinajpur, West Bengal, 5) Shri Bikram Kumar Jain son of Shri Bimal Kumar Jain of village Mithapur, P.O. Dalkhola, P.S. Dalkhola, Dist. Uttar Dinajpur, West Bengal. |
|   | b | Constitution of the unit / concern / person / body / authority offering the property for creation of charge.     | 1) Shri Kamal Baid, 2) Shri Nirmal Kumar Baid, both sons Kanailal Baid, 3) Smt. Jyoti Baid wife of Shri Kamal Baid, 4) Smt. Samta Baid wife of Shri Nirmal Kumar Baid all of village Dalkhola, P.O. Dalkhola, P.S. Dalkhola, Dist. Uttar Dinajpur, West Bengal, 5) Shri Bikram Kumar Jain son of Shri Bimal Kumar Jain of village Mithapur, P.O. Dalkhola, P.S. Dalkhola, Dist. Uttar Dinajpur, West Bengal. |



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|        |                                                                                                                    |                                                                                                                                                                                                                                                                                                                       |                                                             |                                                                          |
|--------|--------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|--------------------------------------------------------------------------|
| c      | State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.) | 1) Smt. Samta Baid wife of Shri Nirmal Kumar Baid of village Dalkhola, P.O. Dalkhola, P.S. Dalkhola, Dist. Uttar Dinajpur, West Bengal, 2) Shri Bikram Kumar Jain son of Shri Bimal Kumar Jain of village Mithapur, P.O. Dalkhola, P.S. Dalkhola, Dist. Uttar Dinajpur, West Bengal (Guarantor).                      |                                                             |                                                                          |
| a      | Value of Loan (Rs. in crores)                                                                                      |                                                                                                                                                                                                                                                                                                                       |                                                             |                                                                          |
| 5      | Complete or full description of the immovable property (ies) offered as security including the following details.  | <p align="center"><u>Schedule</u></p> <p>Mouza -Dalkhola, J.L No. 20, under - Dalkhola Municipality, Dalkhola P.S, Dist. - Uttar Dinajpur, R/S Khatian No. 05, L/R, Khatian No. 6790, 6788, 6785, 6746, 6787, 6680 &amp; 6786, L/R Plot No. 2890 &amp; 2896, area 0.5040 acres Classified as Godawn &amp; Chatal.</p> |                                                             |                                                                          |
| a      | Survey No.                                                                                                         | L/R Plot No. 2890 & 2896.                                                                                                                                                                                                                                                                                             |                                                             |                                                                          |
| b      | Door/House no. ( in case of house property)                                                                        |                                                                                                                                                                                                                                                                                                                       |                                                             |                                                                          |
| c      | Extent/ area including plinth/ built up area in case of house property                                             | Area 0.5040 acres                                                                                                                                                                                                                                                                                                     |                                                             |                                                                          |
| d      | Locations like name of the place, village, city, registration, sub-district etc. Boundaries.                       | <p>Mouza -Dalkhola, J.L No. 20, under - Dalkhola Municipality, Dalkhola P.S, Dist. - Uttar Dinajpur.</p> <p><u>Boundary:-</u><br/> North - N.H. 34 .<br/> South - Municipal Road.<br/> East - Municipal Road.<br/> West - Land of Vikash Gowshami.</p>                                                                |                                                             |                                                                          |
| 6      | a                                                                                                                  | Particulars of the documents scrutinized- serially and chronologically.                                                                                                                                                                                                                                               |                                                             |                                                                          |
|        | b                                                                                                                  | Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified.<br>Note: Only originals or certified extracts from the registering/land/ revenue/ other authorities be examined.                                                                       |                                                             |                                                                          |
| Sr. No | Date                                                                                                               | Name / Nature of document                                                                                                                                                                                                                                                                                             | Original/ certified copy/ certified extract/ photocopy etc. | In case of copies, whether the original was scrutinized by the advocate. |



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|    |            |                                                                                                                                                                                                     |                |      |
|----|------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|------|
| 1. |            | Photo copy of L/R Khatian vide Khatian No. 2490, 2058, 7071, 7070, 7069, 6509, 6510, 6512, & 6511 under Mouza Dalkhola, J.L. No. 20, B.L. & L.R.O. Karandighi, Dist. Uttar Dinajpur.                | Photo Copy     | Yes, |
| 2. | 21/02/2018 | Photo copy of registered POA Deed vide No. 999 of the year 2018 dated 21/02/2018 registered at ARA-III, Kolkata.                                                                                    | Photo Copy     | Yes, |
| 3. | 19/01/2019 | Photo copy of registered POA Deed vide No. 497 of the year 2019 dated 19/01/2019 registered at ARA-III, Kolkata.                                                                                    | Photo Copy     | Yes, |
| 4. | 10/02/2020 | Original copy of registered Sale Deed vide No. I-606 of the year 2022 dated 10/02/2020 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Shri Kamal Baid son of Kanaialal Baid.        | Original Copy  | Yes, |
| 5. | 10/02/2020 | Certified copy of registered Sale Deed vide No. I-606 of the year 2022 dated 10/02/2020 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Shri Kamal Baid son of Kanaialal Baid.       | Certified Copy | Yes, |
| 6. | 21/10/2021 | Original copy of registered Sale Deed vide No. I-4972 of the year 2021 dated 21/10/2021 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Shri Kamal Baid son of Kanaialal Baid.       | Original Copy  | Yes, |
| 7. | 21/10/2021 | Certified copy of registered Sale Deed vide No. I-4972 of the year 2021 dated 21/10/2021 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Shri Kamal Baid son of Kanaialal Baid.      | Certified Copy | Yes, |
| 8. | 10/02/2020 | Original copy of registered Sale Deed vide No. I-605 of the year 2020 dated 10/02/2020 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Shri Nirmal Kumar Baid son of Kanaialal Baid. | Original Copy  | Yes, |
| 9. | 10/02/2020 | Certified copy of registered Sale Deed vide                                                                                                                                                         | Certified Copy | Yes, |



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|     |            |                                                                                                                                                                                                       |                |      |
|-----|------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|------|
|     |            | No. I-605 of the year 2020 dated 10/02/2020 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Shri Nirmal Kumar Baid son of Kanaialal Baid.                                              |                |      |
| 10. | 21/10/2021 | Original copy of registered Sale Deed vide No. I-4979 of the year 2021 dated 21/10/2021 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Shri Nirmal Kumar Baid son of Kanaialal Baid.  | Original Copy  | Yes, |
| 11. | 21/10/2021 | Certified copy of registered Sale Deed vide No. I-4979 of the year 2021 dated 21/10/2021 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Shri Nirmal Kumar Baid son of Kanaialal Baid. | Certified Copy | Yes, |
| 12. | 09/03/2021 | Original copy of registered Sale Deed vide No. I-5470 of the year 2021 dated 09/03/2021 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Smt. Jyoti Baid wife of Shri Kamal Baid.       | Original Copy  | Yes, |
| 13. | 09/03/2021 | Certified copy of registered Sale Deed vide No. I-5470 of the year 2021 dated 09/03/2021 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Smt. Jyoti Baid wife of Shri Kamal Baid.      | Certified Copy | Yes, |
| 14. | 21/10/2021 | Original copy of registered Sale Deed vide No. I-4977 of the year 2021 dated 21/10/2021 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Smt. Jyoti Baid wife of Shri Kamal Baid.       | Original Copy  | Yes, |
| 15. | 10/02/2020 | Original copy of registered Sale Deed vide No. I-608 of the year 2020 dated 10/02/2020 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Smt. Jyoti Baid wife of Shri Kamal Baid.        | Original Copy  | Yes, |
| 16. | 10/02/2020 | Certified copy of registered Sale Deed vide No. I-608 of the year 2020 dated 10/02/2020 registered at ADSR Dalkhola, Dist. Uttar                                                                      | Certified Copy | Yes, |



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|-----|------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|------|
|     |            | Dinajpur in favour of Smt. Jyoti Baid wife of Shri Kamal Baid.                                                                                                                                          |                |      |
| 17. | 10/02/2020 | Original copy of registered Sale Deed vide No. I-604 of the year 2020 dated 10/02/2020 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Smt. Samta Baid wife of Shri Nirmal Kumar Baid.   | Original Copy  | Yes, |
| 18. | 10/02/2020 | Certified copy of registered Sale Deed vide No. I-604 of the year 2020 dated 10/02/2020 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Smt. Samta Baid wife of Shri Nirmal Kumar Baid.  | Certified Copy | Yes, |
| 19. | 09/03/2021 | Original copy of registered Sale Deed vide No. I-1289 of the year 2021 dated 09/03/2021 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Smt. Samta Baid wife of Shri Nirmal Kumar Baid.  | Original Copy  | Yes, |
| 20. | 09/03/2021 | Certified copy of registered Sale Deed vide No. I-1289 of the year 2021 dated 09/03/2021 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Smt. Samta Baid wife of Shri Nirmal Kumar Baid. | Certified Copy | Yes, |
| 21. | 10/02/2020 | Original copy of registered Sale Deed vide No. I-607 of the year 2020 dated 10/02/2020 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Shri Bikram Kumar Jain son of Bimal Kumar Jain.   | Original Copy  | Yes, |
| 22. | 10/02/2020 | Original copy of registered Sale Deed vide No. I-607 of the year 2020 dated 10/02/2020 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Shri Bikram Kumar Jain son of Bimal Kumar Jain.   | Original Copy  | Yes, |
| 23. |            | Original copy of L/R Khatian No. 6790, 6788, 6785, 6446, 6787, 6680, & 6786 issued by B.L. & L.R.O. Karandighi, Dist. Uttar Dinajpur.                                                                   | Original Copy  | Yes. |
| 24. |            | Original copy of Govt. Rent receipt up to                                                                                                                                                               | Original copy  | Yes, |



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|-----|--|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|------|
|     |  | date of L/R Plot No 2890 & 2896, L/R Khatian No. 6790, 6788, 6785, 6446, 6787, 6680, & 6786, under Mouza Dalkhola, J.L. No. 20, B.L. & L.R.O. Karandighi, Dist. Uttar Dinajpur.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |               |      |
| 25. |  | Original copy of Municipality Tax receipt upto date in the name of 1) Shri Kamal Baid, 2) Shri Nirmal Kumar Baid, both sons Kanailal Baid, 3) Smt. Jyoti Baid wife of Shri Kamal Baid, 4) Smt. Samta Baid wife of Shri Nirmal Kumar Baid all of village Dalkhola, P.O. Dalkhola, P.S. Dalkhola, Dist. Uttar Dinajpur, West Bengal, 5) Shri Bikram Kumar Jain son of Shri Bimal Kumar Jain of village Mithapur, P.O. Dalkhola, P.S. Dalkhola, Dist. Uttar Dinajpur, West Bengal.                                                                                                                                                                                                          | Original copy | Yes, |
| 26. |  | Original copy of Site Plan of L/R Plot No 2890 & 2896, L/R Khatian No. 6790, 6788, 6785, 6446, 6787, 6680, & 6786, under Mouza Dalkhola, J.L. No. 20, B.L. & L.R.O. Karandighi, Dist. Uttar Dinajpur issued from Dalkhola Municipality, Dist. Uttar Dinajpur in the name of 1) Shri Kamal Baid, 2) Shri Nirmal Kumar Baid, both sons Kanailal Baid, 3) Smt. Jyoti Baid wife of Shri Kamal Baid, 4) Smt. Samta Baid wife of Shri Nirmal Kumar Baid all of village Dalkhola, P.O. Dalkhola, P.S. Dalkhola, Dist. Uttar Dinajpur, West Bengal, 5) Shri Bikram Kumar Jain son of Shri Bimal Kumar Jain of village Mithapur, P.O. Dalkhola, P.S. Dalkhola, Dist. Uttar Dinajpur, West Bengal. | Original copy | Yes  |
| 27. |  | Original copy of Search receipts Under ADSR Dalkhola, DSR Raiganj, Uttar Dinajpur, ARA -III, Kolkata.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Original copy | Yes  |
| 28. |  | Original copy of Non Litigation Affidavit vid Affidavit S.L. No. ____/2022.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Original Copy | Yes  |



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|---|---|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|
| 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 along with the TIR.) (HL : If the value of loan => Rs.1 crore and in case of commercial loans irrespective of the loan component) | Yes                                              |
|   | b | Whether all pages in the certified copies of title documents which are obtained directly from Sub-Registrar's office have been verified page by page with the original documents submitted?<br><br>(In case originals title deed is not produced for comparing with the certified or ordinary copies, the matter should be handled more diligently & cautiously).                      | Yes                                              |
| 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?                                                                                                                                                                                                       | Yes                                              |
|   | b | If such online/computer records are available, whether any verification or cross checking are made and the comments/findings in this regard.                                                                                                                                                                                                                                           | Yes,                                             |
|   | 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?                                                                                                                                                                                                                                         | No                                               |
|   | d | Whether proper registration of documents completed. Details thereof to be provided.                                                                                                                                                                                                                                                                                                    | Yes Title Deed is available                      |
| 9 | a | Property offered as security falls within the jurisdiction of which sub-registrar office?                                                                                                                                                                                                                                                                                              |                                                  |
|   | 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?                                                                                                                                                                | Yes ADSR Dalkhola, DSR Raiganj, ARA Kolkata-III. |
|   | c | Whether search has been made at all the offices named at (b) above?                                                                                                                                                                                                                                                                                                                    | Yes                                              |
|   | d | Whether the searches in the offices of registering authorities or any other records reveal registration of multiple title documents in respect of the property in question?                                                                                                                                                                                                            | No                                               |





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|    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 10 | <p>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.</p> <p>After perusal of all the documents provided by Bank, it is observed that:-</p> <p>Previously belongs to Bansidhar Maskara who died leaving behind his legal heirs namely 1) Syam Sundar Maskara, 2) Hariram Maskara, 3) Zabar Mal Maskara, 4) Ram Bilash Maskara, 5) Kedar Nath Maskara, 6) Shiv Bhagwan Maskakra.</p> <p>Thereafter the above said legal heirs of Bansidhar Maskara, inherited the property of by virtue of Law of inheritance in equal share thereafter all the legal recorded their share of lands in separate Khatians under Mouza Dalkhola J.L. No. 20, under P.S. Karandighi, Now P.S. Dalkhola Dist. Uttar Dinajpur.</p> <p>On the basis of inheritance said 1) Syam Sundar Maskara, 2) Hariram Maskara, recorded the lands under Khatian 2058 &amp; 2490 corresponding to Plot No. 2890 and 2896 measuring an area <math>0.3535+0.4308 = 0.7843</math> acres in the name of Syam Sundar Maskara, Area <math>0.3535+0.3193 = 0.6728</math> acres in the name of Hariram Maskara, under Mouza Dalkhola J.L. No. 20, under P.S. Karandighi, Now P.S. Dalkhola Dist. Uttar Dinajpur.</p> <p>While 1) Syam Sundar Maskara, 2) Hariram Maskara, was in right, title, interest and possession they died leaving behind his legal heirs:-</p> <p>The Legal heir of Syam Sundar Maskara, namely 1) Anand Kumar Maskara, 2) Krishna Kumar Maskara, 3) Mahesh Kumar Maskara, subsequently Anand Kumar Maskara died leaving behind his legal heirs namely 1) Asha Devi Maskara wife of Anand Kumar Maskara, 2) Arpit Maskara son of Anand Kumar Maskara.</p> <p>The Legal heir of Hari Ram Maskara, namely 1) Nagendra Kumar Maskara, 2) Sunil Kumar Maskara, subsequently Nagendra Kumar Maskara died leaving behind his legal heirs namely 1) Sunita Maskara wife of Nagendra Kumar Maskara, 2) Nikhil Maskara son of Nagendra Kumar Maskara, Again Sunil Kumar Maskara died leaving behind his legal heirs namely Madhu Maskara wife of Sunil Kumar Maskara.</p> <p>Now the property of 1) Syam Sundar Maskara, is inherited by 1) Krishna Kumar Maskara, 2) Mahesh Maskara 3) Ashadebi Maskara, 4) Arpit Maskara in equal share as per</p> |
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Hindu Succession. AND the property of 1) Hari Ram Maskara, is inherited by 1) Sunita Maskara, 2) Nikhil Maskara 3) Madhu Maskara, in equal share as per Hindu Succession.

Thereafter all the above legal heirs recorded the lands in their name under Khatian No. 6510 in the name of Krishna Kumar Maskara lands measuring an area  $0.1179+0.1302 = 0.2481$  acres, vide Khatian No. 6509 in the name of Mahesh Kumar Maskara lands measuring an area  $0.1178+0.1304 = 0.2482$  acres, vide Khatian No. 6511 in the name of Asha Devi Maskara lands measuring an area  $0.0589+0.0650 = 0.1239$  acres, vide Khatian No. 6512 in the name of Aprit Maskara lands measuring an area  $0.0589+0.0652 = 0.1241$  acres, vide Khatian No. 7069 in the name of Sunita Maskara lands measuring an area  $0.0711+0.0477 = 0.1188$  acres, vide Khatian No. 7070 in the name of Nikhil Maskara lands measuring an area  $0.0712+0.0476 = 0.1188$  acres, vide Khatian No. 7071 in the name of Madhu Maskara lands measuring an area  $0.0712+0.0476 = 0.1188$  acres under Mouza Dalkhola J.L. No. 20, under P.S. Karandighi, Now P.S. Dalkhola Dist. Uttar Dinajpur.

Thereafter all the above said recorded owners all well as legal heirs of Syam Sundar Maskara, executed a registered General Power of Attorney In favour of Mahesh Kumar Maskara sons Shyam Sundar Maskara, as their Lawful Attorney of above referred propertied vide P.O.A. No. 497 of 2019 Book No. IV, pages from 25867 to 25892 registered at ARA -III, Kolkata, AND said recorded owners all well as legal heirs of Hari Ram Maskara, executed a registered General Power of Attorney In favour of Mahesh Kumar Maskara sons Shyam Sundar Maskara, as their Lawful Attorney of above referred propertied vide P.O.A. No. 999 of 2018 Book No. IV, pages from 31419 to 31443 registered at ARA -III, Kolkata.

Thereafter the said Attorney Holder namely Mahesh Kumar Maskara himself and for and on behalf of the executants namely 1) Krishna Kumar Maskara, 2) Asha Devi Maskara, 3) Aprit Maskara, 4) Nikhil Maskara, 5) Sunita Maskara, 6) Madhu Maskara, transferred the total lands in favour of the present owners namely :-

| NAME OF THE PRESENT OWNER / PURCHASER.    | REGISTERED SALE DEED NO.                    | AREA                         |
|-------------------------------------------|---------------------------------------------|------------------------------|
| 1) Kamal Kumar Baid son of Kanayalal Baid | Deed No. I-606/2020<br>Deed No. I-4972/2021 | 0.1130 acres<br>0.0217 acres |



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|-----------------------------------------------|----------------------------------------------------------------------|----------------------------------------------|
| 2) Nirmal Kumar Baid<br>son of Kanayalal Baid | Deed No. I-605/2020<br>Deed No. I-4979/2021                          | 0.1130 acres<br>0.0311 acres                 |
| 3) Jyoti Baid wife of<br>Kamal Kumar Baid,    | Deed No. I-5470/2021<br>Deed No. I-4977/2021<br>Deed No. I- 608/2020 | 0.0400 acres<br>0.0312 acres<br>0.0200 acres |
| 4) Somta Baid, wife of<br>Nirmal Kumar Baid   | Deed No. I-604/2020<br>Deed No. I-1289/2021                          | 0.0420 acres<br>0.0400 acres                 |
| 5) Bikram Jain son of<br>Bimal Kumar Jain.    | Deed No. I-607/2020                                                  | 0.0520 acres                                 |

Thereafter all the above said purchaser recorded the lands in their name under L/R Khatian No. 6680 & 6786 in the name of Nirmal Kumar Baid measuring an area  $0.1130 + 0.0311 = 0.1441$  acres, L/R Khatian No. 6446 & 6787 in the name of Kamal Baid measuring an area  $0.0217 + 0.1130 = 0.1347$  acres, L/R Khatian No. 6788 in the name of Samta Baid measuring an area  $0.0400 + 0.0420 = 0.0820$  acres, L/R Khatian No. 6785 in the name of Jyoti Baid measuring an area  $0.0712 + 0.0200 = 0.0912$  acres, L/R Khatian No. 6790 in the name of Bikram Kumar Jain measuring an area 0.0520 acres, corresponding to Plot No. 2890 & 2896 total lands measuring an area 0.5040 acres classified as Gudawn & Chatal, under Mouza Dalkhola J.L. No. 20, under P.S. Karandighi, Now P.S. Dalkhola Dist. Uttar Dinajpur and thereafter they paid rent to the Govt and others Taxes upto date.

That I also found that the Govt. rent of the above land has been paid up to date. by of present co owner of the land referred above. That the above landed property has been within the Jurisdiction of under Dalkhola P.S. of the above land have also paid the up to date Holding Tax for their landed property referred above have scrutinized very carefully the both RSROR and the current LRROR in respect of the schedule of land referred above has been finally published wherein the names of present owners have duly been recorded. I do not find any adverse comment is therein against the above L/R Plot which can affect the title of the above named present owners of land referred above.

That during my search the index fee in concerning registry offices I found that the title of the above lands from previous owners has been described legally by way of uninterrupted chain of transferred from the previous owner to the present owner namely

1) Shri Kamal Baid, 2) Shri Nirmal Kumar Baid, both sons Kanailal Baid, 3) Smt. Jyoti Baid wife of Shri Kamal Baid, 4) Smt. Samta Baid wife of Shri Nirmal Kumar Baid all of





Date.....

Ref. No.

|    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                   |                   |
|----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|
|    | <p>village Dalkhola, P.O. Dalkhola, P.S. Dalkhola, Dist. Uttar Dinajpur, West Bengal, 5) Shri Bikram Kumar Jain son of Shri Bimal Kumar Jain of village Mithapur, P.O. Dalkhola, P.S. Dalkhola, Dist. Uttar Dinajpur, West Bengal their title in the above referred to the land referred above nor they have created the mortgage charge of the same land or part thereof in favor of any other Bank or financial institution for the security of advance, From what I have seen and search the fee books in the concerning registry offices, I am now of opinion that the present owner namely 1) Shri Kamal Baid, 2) Shri Nirmal Kumar Baid, both sons Kanailal Baid, 3) Smt. Jyoti Baid wife of Shri Kamal Baid, 4) Smt. Samta Baid wife of Shri Nirmal Kumar Baid all of village Dalkhola, P.O. Dalkhola, P.S. Dalkhola, Dist. Uttar Dinajpur, West Bengal, 5) Shri Bikram Kumar Jain son of Shri Bimal Kumar Jain of village Mithapur, P.O. Dalkhola, P.S. Dalkhola, Dist. Uttar Dinajpur, West Bengal still have acquired good, valid and marketable, transferable right, title and possession over the above referred landed property which is free from all encumbrances till date.</p> |                                                                                                                                                                                                   |                   |
| b  | <p>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.<br/>In case of property offered as security for loans of Rs.1.00 crore and above, search of title/ encumbrances for a period of not less than 30 years is mandatory. (Separate Sheets may be used)</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | No                                                                                                                                                                                                |                   |
| c  | <p>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.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Does not arise                                                                                                                                                                                    |                   |
| 11 | a                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <p>Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or Inam Holder or Govt. Grantee/ Allottee etc.)</p> | Full ownership    |
|    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | If Ownership Rights,                                                                                                                                                                              |                   |
|    | a                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Details of the Conveyance Documents                                                                                                                                                               | Registered Deeds. |
|    | b                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Whether the document is properly stamped.                                                                                                                                                         | Yes               |
|    | c                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Whether the document is properly registered.                                                                                                                                                      | Yes,              |
|    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | If leasehold, whether;                                                                                                                                                                            | No                |



|    |   |                                                                                                                                             |                |
|----|---|---------------------------------------------------------------------------------------------------------------------------------------------|----------------|
|    |   | Leasehold right,                                                                                                                            | Does not arise |
|    | c | duration of the Lease/ unexpired period of lease,                                                                                           | Does not arise |
|    | 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.     | Does not arise |
|    | e | Whether the leasehold rights permits for the creation of any superstructure (if applicable)?                                                | Does not arise |
|    | f | Right to get renewal of the leasehold rights and nature thereof.                                                                            | Does not arise |
|    |   | If Govt. grant/ allotment/Lease-cum/Sale Agreement / Occupancy / Inam Holder /Allottee etc, whether;                                        | Does not arise |
|    | a | grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions?                                            | Does not arise |
|    | b | the mortgagor is competent to create charge on such property?                                                                               | Does not arise |
|    | c | any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available? | Does not arise |
|    |   | If occupancy right, whether;                                                                                                                | Does not arise |
|    | a | Such right is heritable and transferable,                                                                                                   | Does not arise |
|    | b | Mortgage can be created.                                                                                                                    | Does not arise |
| 12 |   | Has the property been transferred by way of Gift/Settlement Deed                                                                            | No             |
|    | a | The Gift/Settlement Deed is duly stamped and registered;                                                                                    | Does not arise |
|    | b | The Gift/Settlement Deed has been attested by two witnesses;                                                                                | Does not arise |
|    | d | Whether there is any restriction on the Donor in executing the gift/settlement deed in question?                                            | Does not arise |
|    | e | The Gift/Settlement Deed transfers the property to Donee;                                                                                   | Does not arise |

*Handwritten signature*



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|    |   |                                                                                                                                             |                |
|----|---|---------------------------------------------------------------------------------------------------------------------------------------------|----------------|
|    | a | The Lease Deed is duly stamped and Registered                                                                                               | Does not arise |
|    | b | The lessee is permitted to mortgage the Leasehold right,                                                                                    | Does not arise |
|    | c | duration of the Lease/unexpired period of lease,                                                                                            | Does not arise |
|    | 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.     | Does not arise |
|    | e | Whether the leasehold rights permits for the creation of any superstructure (if applicable)?                                                | Does not arise |
|    | f | Right to get renewal of the leasehold rights and nature thereof.                                                                            | Does not arise |
|    |   | If Govt. grant/ allotment/Lease-cum/Sale Agreement / Occupancy / Inam Holder /Allottee etc, whether;                                        | Does not arise |
|    | a | grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions?                                            | Does not arise |
|    | b | the mortgagor is competent to create charge on such property?                                                                               | Does not arise |
|    | c | any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available? | Does not arise |
|    |   | If occupancy right, whether;                                                                                                                | Does not arise |
|    | a | Such right is heritable and transferable,                                                                                                   | Does not arise |
|    | b | Mortgage can be created.                                                                                                                    | Does not arise |
| 12 |   | Has the property been transferred by way of Gift/Settlement Deed                                                                            | No             |
|    | a | The Gift/Settlement Deed is duly stamped and registered;                                                                                    | Does not arise |
|    | b | The Gift/Settlement Deed has been attested by two witnesses;                                                                                | Does not arise |
|    | d | Whether there is any restriction on the Donor in executing the gift/settlement deed in question?                                            | Does not arise |
|    | e | The Gift/Settlement Deed transfers the property to Donee;                                                                                   | Does not arise |



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|    |    |                                                                                                                                                                           |                |
|----|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
|    | f  | Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separate writing or by implication or by actions?                                     | Does not arise |
|    | g  | Whether the Donee is in possession of the gifted property?                                                                                                                | Does not arise |
|    | h  | 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;                | Does not arise |
|    | i. | Any other aspect affecting the validity of the title passed through the gift/settlement deed.                                                                             | Does not arise |
| 13 |    | Has the property been transferred by way of partition / family settlement deed                                                                                            | No             |
|    | a  | whether the original deed is available for deposit. If not the modality/procedure to be followed to create a valid and enforceable mortgage.                              | Does not arise |
|    | b  | Whether mutation has been effected                                                                                                                                        | Does not arise |
|    | c  | Whether the mortgagor is in possession and enjoyment of his share.                                                                                                        | Does not arise |
|    | d  | Whether the partition made is valid in law and the mortgagor has acquired a mortgageable title thereon.                                                                   | Does not arise |
|    | 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.                     | Does not arise |
|    | 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? | Does not arise |
| 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?                                                                                               | Does not arise |
|    | b  | Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?                                                         | Does not arise |
|    | c  | Whether the property is mutated on the basis of will?                                                                                                                     | Does not arise |
|    | d  | Whether the original will is available?                                                                                                                                   | Does not arise |
|    | e  | Whether the original death certificate of the testator is available?                                                                                                      | Does not arise |



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|    |   |                                                                                                                                                                                                                                                                                                    |                                                            |
|----|---|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|
|    | f | What are the circumstances and/or documents to establish the will in question is the last and final will of the testator?                                                                                                                                                                          | Does not arise                                             |
|    | 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 have acted upon the will, etc., which are relevant to rely on the will, availability of Mother/Original title deeds are to be explained. | Does not arise                                             |
| 15 |   | 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?                                                                                                                                                                                                                                         | Does not arise                                             |
|    | b | Precautions/ permissions, if any in respect of the above cases for creation of mortgage?                                                                                                                                                                                                           | Does not arise                                             |
| 16 | a | Where 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.                                                                                                             | Does not arise                                             |
|    | c | Please also comment on any other aspect which may adversely affect the validity of security in such cases?                                                                                                                                                                                         | Does not arise                                             |
| 17 | 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?                                                                                                                                                                        | Does not arise                                             |
|    | c | If YES, additional precautions/permissions to be obtained for creation of valid mortgage?                                                                                                                                                                                                          | Does not arise                                             |
|    | d | Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.                                                                                                                                                                                 | Does not arise                                             |
| 18 |   | Is the property an Agricultural land                                                                                                                                                                                                                                                               | No , Property is proposed is question for Godawn & Chatal. |
|    | a | whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage ?                                                                                                                                                          | Does not arise                                             |



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|    |   |                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                      |
|----|---|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    | 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?                                                                                                          | Does not arise                                                                                                                                                                                                                                                                                                                                                       |
|    | c | In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained?                                                                                                                                                 | Yes, already classified as Godawn & Chatal.                                                                                                                                                                                                                                                                                                                          |
| 19 | 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, Coastal Zone Regulations, Environmental Clearance, etc.)? | No                                                                                                                                                                                                                                                                                                                                                                   |
|    | b | Additional aspects relevant for investigation of title as per local laws.                                                                                                                                                                                                                      | All formalities is done.                                                                                                                                                                                                                                                                                                                                             |
| 20 | 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?                                                                                                                                                                                    | During my enquiry I did not find any notification regarding land acquisition or vesting in respect of above land.                                                                                                                                                                                                                                                    |
| 21 | a | Whether the property is involved in or subject matter of any litigation which is pending or concluded?                                                                                                                                                                                         | No comment. As per standing order of Ld. Dist. Judge Uttar Dinajpur vide his Memo No.-1161(5)/G dated 12/05/2005 no searching in the Civil Court within the jurisdiction of Uttar Dinajpur will be allowed without specific case number. A declaration in the form of Affidavit has been given by the intending Borrower regarding Non-Litigation over the property. |
|    | b | If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?                                                                                                                                                      | Does not arise                                                                                                                                                                                                                                                                                                                                                       |
|    | 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?                                                                               | Does not arise                                                                                                                                                                                                                                                                                                                                                       |



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|----|-----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| 22 | a   | In case of partnership firm, whether the property belongs to the firm and the deed is properly registered?                                                                                                                                                                                 | No.            |
|    | b   | Property belonging to partner(s), whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?                                                                                                                                                 | Does not arise |
|    | c   | Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm?                                                                                                                                                                               | Does not arise |
| 23 | 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.                       | No             |
|    | 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.                                                                                                                                     | Does not arise |
|    | 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)?                                                                        | Does not arise |
|    | b/3 | Whether the above search of charges reveals any prior charges/encumbrances, on the property (proposed to be mortgaged) created by the vendor company (seller)?                                                                                                                             | Does not arise |
|    | b/4 | If the search reveals encumbrances / charges, whether such charges / encumbrances have been satisfied?                                                                                                                                                                                     | Does not arise |
| 24 |     | In case of Societies, Association, the required authority/power to borrow and whether the mortgage can be created, and the requisite resolutions, bye-laws.                                                                                                                                | No             |
| 25 | 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. | Does not arise |



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|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|
| 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, Agreements of Sale, Sale Deeds, etc. in favour of buyers of flats/units (Builder's POA) or (ii) other type of POA (Common POA): | Does not arise   |
| 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.                                                                                                                                                                                                                                                                                                   | Does not arise   |
| e  | In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA.<br>i) Whether the original POA is verified and the title investigation is done on the basis of original POA?<br>ii) Whether the POA is a registered one?<br>iii) Whether the POA is a special or general one?<br>iv) Whether the POA contains a specific authority for execution of title document in question?      | Does not arise   |
| 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 clarify whether the same has been ascertained from the office of sub-registrar also?)                                                                                                                                                                                                                  | Does not arise   |
| g  | Please comment on the genuineness of POA?                                                                                                                                                                                                                                                                                                                                                                                               | Does not arise   |
| h  | The unequivocal opinion on the enforceability and validity of the POA.                                                                                                                                                                                                                                                                                                                                                                  | Does not arise   |
| 26 | Whether mortgage is being created by a POA holder, check 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.                                                                                                                                                                      | No               |
| 27 | I. If the property is a flat/apartment or residential/commercial complex                                                                                                                                                                                                                                                                                                                                                                | Godawn & Chatal. |
| a  | Promoter's/Land owner's title to the land/building;                                                                                                                                                                                                                                                                                                                                                                                     | Does not arise   |
| b  | Development Agreement/Power of Attorney;                                                                                                                                                                                                                                                                                                                                                                                                | Does not arise   |
| c  | Extent of authority of the Developer/builder;                                                                                                                                                                                                                                                                                                                                                                                           | Does not arise   |
| d  | Independent title verification of the Land and/or building in question;                                                                                                                                                                                                                                                                                                                                                                 | Does not arise   |
| e  | Agreement for sale (duly registered);                                                                                                                                                                                                                                                                                                                                                                                                   | Does not arise   |



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|-------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|
| f     | Payment of proper stamp duty;                                                                                                                                                                                       | Does not arise                                                                         |
| g     | Requirement of registration of sale agreement, development agreement, POA, etc.;                                                                                                                                    | Does not arise                                                                         |
| h     | Approval of building plan, permission of appropriate/local authority, etc.;                                                                                                                                         | Does not arise                                                                         |
| I     | Conveyance in favour of Society/ Condominium concerned;                                                                                                                                                             | Does not arise                                                                         |
| j     | Occupancy Certificate/allotment letter/letter of possession;                                                                                                                                                        | Does not arise                                                                         |
| k     | Membership details in the Society etc.;                                                                                                                                                                             | Does not arise                                                                         |
| l     | Share Certificates;                                                                                                                                                                                                 | Does not arise                                                                         |
| m     | No Objection Letter from the Society;                                                                                                                                                                               | Does not arise                                                                         |
| n     | All legal requirements under the local/Municipal laws, regarding ownership of flats/Apartments/Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.;                            | Does not arise                                                                         |
| o     | Requirements, for noting the Bank charges on the records of the Housing Society, if any;                                                                                                                            | Does not arise                                                                         |
| P     | If the property is a vacant land and construction is yet to be made, approval of layout and other precautions, if any.                                                                                              | Does not arise                                                                         |
| q     | Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.                                                                                                 | Does not arise                                                                         |
| II. A | Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act, 2016? Y/N.                                                                                                                | Does not arise                                                                         |
| II. B | Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished,                                                                           | Does not arise                                                                         |
| II.C  | Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?                                                                                                             | Does not arise                                                                         |
| 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? | Does not arise                                                                         |
| 28    | Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof.                                                  | No                                                                                     |
| 29    | 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.                                              | The period of encumbrances from 1988 to 2022 which is free from all encumbrances, Such |



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|    |   |                                                                                                                                                                                                                                                                                        | facility is not available from the relevant offices where searches have been conducted.                                                                                                                                                                      |
| 30 |   | Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?                                                                                                                                                           | Govt. rent paid up to date.                                                                                                                                                                                                                                  |
| 31 | a | Urban land ceiling clearance, whether required and if so, details thereon                                                                                                                                                                                                              | Not required,                                                                                                                                                                                                                                                |
|    | b | Whether No Objection Certificate under the Income Tax Act is required / obtained?                                                                                                                                                                                                      | Yes                                                                                                                                                                                                                                                          |
| 32 | a | Details of RTC extracts/mutation extracts/ Katha extract pertaining to the property in question.                                                                                                                                                                                       | Mouza -Dalkhola, J.L No. 20, under - Dalkhola Municipality, Dalkhola P.S, Dist. - Uttar Dinajpur, R/S Khatian No. 05, L/R, Khatian No. 6790, 6788, 6785, 6746, 6787, 6680 & 6786, L/R Plot No. 2890 & 2896, area 0.5040 acres Classified as Godawn & Chatal. |
|    | b | Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Villagere records?                                                                                                                                                                                        | Yes                                                                                                                                                                                                                                                          |
| 33 | a | Whether the property offered as security is clearly demarcated?                                                                                                                                                                                                                        | Yes                                                                                                                                                                                                                                                          |
|    | b | Whether the demarcation/ partition of the property is legally valid?                                                                                                                                                                                                                   | Does not arise                                                                                                                                                                                                                                               |
|    | 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 maybe).                                                                                               | Yes                                                                                                                                                                                                                                                          |
| 34 | a | Whether the property can be identified from the following documents:<br>a) Document in relation to electricity connection;<br>b) Document in relation to water connection;<br>c) Document in relation to Sales Tax Registration, if any applicable;<br>d) Other utility bills, if any. | Yes                                                                                                                                                                                                                                                          |
|    | b | Discrepancy/doubtful circumstances, if any revealed on such scrutiny?                                                                                                                                                                                                                  | Does not arise                                                                                                                                                                                                                                               |

*Mahboob Alam*



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|    |   |                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                              |
|----|---|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 35 | a | Whether the documents i.e. Valuation report / approved sanction 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 not available at the time of preparation of TIR, please provide these comments subsequently, on receipt of the same). | Valuation report is not available.                                                                                                                                                                                                                                                                                                                                                                           |
| 36 | a | Whether the Bank will be able to enforce SARFAESI Act, if required against the property offered as security?                                                                                                                                                                                                                                                        | Yes                                                                                                                                                                                                                                                                                                                                                                                                          |
|    | b | Property is SARFAESI compliant (Y/N)                                                                                                                                                                                                                                                                                                                                | Yes                                                                                                                                                                                                                                                                                                                                                                                                          |
| 37 | 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.                                                                                                   | Does not arise                                                                                                                                                                                                                                                                                                                                                                                               |
| 38 |   | Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.                                                                                                                                                                                                                                                              | Electricity Bill, is required to be obtained from the Borrowers.                                                                                                                                                                                                                                                                                                                                             |
| 39 |   | The specific persons who are required to create mortgage/to deposit documents creating mortgage.                                                                                                                                                                                                                                                                    | 1) Shri Kamal Baid, 2) Shri Nirmal Kumar Baid, both sons Kanailal Baid, 3) Smt. Jyoti Baid wife of Shri Kamal Baid, 4) Smt. Samta Baid wife of Shri Nirmal Kumar Baid all of village Dalkhola, P.O. Dalkhola, P.S. Dalkhola, Dist. Uttar Dinajpur, West Bengal, 5) Shri Bikram Kumar Jain son of Shri Bimal Kumar Jain of village Mithapur, P.O. Dalkhola, P.S. Dalkhola, Dist. Uttar Dinajpur, West Bengal. |

Date: 19/05/2022

Place: Islampur

*Mahboob Alam*  
(Mahboob Alam)

Signature of the Advocate



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To

The Chief Manager  
State Bank of India  
At. Dalkhola  
P.S. Dalkhola,  
Dist. Uttar Dinajpur.

Annexure-C

Certificate of title

I have examined the Original Title Deeds intended to be deposited relating to the schedule property/(ies) and offered as security by way of \*Registered/ Equitable/English Mortgage (\*please specify the kind of 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 Registered/ Equitable Mortgage is created, it will satisfy the requirements of creation of Registered/ 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, 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 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 1988 to 2022 pertaining to the Immovable Property/(ies) covered by above said Title Deeds. The property is free from all Encumbrances,

6. In case of second/subsequent charge in favour of the Bank, there are no other mortgages/charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank (Delete; whichever is inapplicable),



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7. Minor/(s) and his/ their interest in the property/(ies) is to the extent of (Specify the share of the Minor with Name). (Strike out if not applicable). \_\_\_\_\_ No
8. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower, Shri/Smt/M/s. 1) Shri Kamal Baid, 2) Shri Nirmal Kumar Baid, both sons Kanailal Baid, 3) Smt. Jyoti Baid wife of Shri Kamal Baid, 4) Smt. Samta Baid wife of Shri Nirmal Kumar Baid all of village Dalkhola, P.O. Dalkhola, P.S. Dalkhola, Dist. Uttar Dinajpur, West Bengal, 5) Shri Bikram Kumar Jain son of Shri Bimal Kumar Jain of village Mithapur, P.O. Dalkhola, P.S. Dalkhola, Dist. Uttar Dinajpur, West Bengal.
9. I certify that Shri/ Smt/ M/s. 1) Shri Kamal Baid, 2) Shri Nirmal Kumar Baid, both sons Kanailal Baid, 3) Smt. Jyoti Baid wife of Shri Kamal Baid, 4) Smt. Samta Baid wife of Shri Nirmal Kumar Baid all of village Dalkhola, P.O. Dalkhola, P.S. Dalkhola, Dist. Uttar Dinajpur, West Bengal, 5) Shri Bikram Kumar Jain son of Shri Bimal Kumar Jain of village Mithapur, P.O. Dalkhola, P.S. Dalkhola, Dist. Uttar Dinajpur, West Bengal has / have an absolute, clear and Marketable title over the Schedule property/ (ies). I further certify that the above title deeds are genuine and a valid mortgage can be created and the said Mortgage would be enforceable.
10. In case of creation of Mortgage by Deposit of title deeds, we certify that the deposit of following title deeds/ documents would create a valid and enforceable mortgage:

|                                                                                                                                                                                                 |                |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| 1. Photo copy of L/R Khatian vide Khatian No. 2490, 2058, 7071, 7070, 7069, 6509, 6510, 6512, & 6511 under Mouza Dalkhola, J.L. No. 20, B.L. & L.R.O. Karandighi, Dist. Uttar Dinajpur.         | Photo Copy     |
| 2. Photo copy of registered POA Deed vide No. 999 of the year 2018 dated 21/02/2018 registered at ARA-III, Kolkata.                                                                             | Photo Copy     |
| 3. Photo copy of registered POA Deed vide No. 497 of the year 2019 dated 19/01/2019 registered at ARA-III, Kolkata.                                                                             | Photo Copy     |
| 4. Original copy of registered Sale Deed vide No. I-606 of the year 2022 dated 10/02/2020 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Shri Kamal Baid son of Kanailal Baid.  | Original Copy  |
| 5. Certified copy of registered Sale Deed vide No. I-606 of the year 2022 dated 10/02/2020 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Shri Kamal Baid son of Kanailal Baid. | Certified Copy |
| 6. Original copy of registered Sale Deed vide No. I-4972 of the year 2021 dated 21/10/2021 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in                                                 | Original Copy  |



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|                                                                                                                                                                                                            |                |
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| favour of Shri Kamal Baid son of Kanaialal Baid.                                                                                                                                                           |                |
| 7. Certified copy of registered Sale Deed vide No. I-4972 of the year 2021 dated 21/10/2021 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Shri Kamal Baid son of Kanaialal Baid.          | Certified Copy |
| 8. Original copy of registered Sale Deed vide No. I-605 of the year 2020 dated 10/02/2020 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Shri Nirmal Kumar Baid son of Kanaialal Baid.     | Original Copy  |
| 9. Certified copy of registered Sale Deed vide No. I-605 of the year 2020 dated 10/02/2020 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Shri Nirmal Kumar Baid son of Kanaialal Baid.    | Certified Copy |
| 10. Original copy of registered Sale Deed vide No. I-4979 of the year 2021 dated 21/10/2021 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Shri Nirmal Kumar Baid son of Kanaialal Baid.   | Original Copy  |
| 11. Certified copy of registered Sale Deed vide No. I-4979 of the year 2021 dated 21/10/2021 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Shri Nirmal Kumar Baid son of Kanaialal Baid.  | Certified Copy |
| 12. Original copy of registered Sale Deed vide No. I-5470 of the year 2021 dated 09/03/2021 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Smt. Jyoti Baid wife of Shri Kamal Baid.        | Original Copy  |
| 13. Certified copy of registered Sale Deed vide No. I-5470 of the year 2021 dated 09/03/2021 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Smt. Jyoti Baid wife of Shri Kamal Baid.       | Certified Copy |
| 14. Original copy of registered Sale Deed vide No. I-4977 of the year 2021 dated 21/10/2021 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Smt. Jyoti Baid wife of Shri Kamal Kumar Baid.  | Original Copy  |
| 15. Original copy of registered Sale Deed vide No. I-608 of the year 2020 dated 10/02/2020 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Smt. Jyoti Baid wife of Shri Kamal Baid.         | Original Copy  |
| 16. Certified copy of registered Sale Deed vide No. I-608 of the year 2020 dated 10/02/2020 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Smt. Jyoti Baid wife of Shri Kamal Baid.        | Certified Copy |
| 17. Original copy of registered Sale Deed vide No. I-604 of the year 2020 dated 10/02/2020 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Smt. Samta Baid wife of Shri Nirmal Kumar Baid.  | Original Copy  |
| 18. Certified copy of registered Sale Deed vide No. I-604 of the year 2020 dated 10/02/2020 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Smt. Samta Baid wife of Shri Nirmal Kumar Baid. | Certified Copy |
| 19. Original copy of registered Sale Deed vide No. I-1289 of the year 2021                                                                                                                                 | Original Copy  |



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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| dated 09/03/2021 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Smt. Samta Baid wife of Shri Nirmal Kumar Baid.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                |
| 20. Certified copy of registered Sale Deed vide No. I-1289 of the year 2021 dated 09/03/2021 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Smt. Samta Baid wife of Shri Nirmal Kumar Baid.                                                                                                                                                                                                                                                                                                                                                                                                                                            | Certified Copy |
| 21. Original copy of registered Sale Deed vide No. I-607 of the year 2020 dated 10/02/2020 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Shri Bikram Kumar Jain son of Bimal Kumar Jain.                                                                                                                                                                                                                                                                                                                                                                                                                                              | Original Copy  |
| 22. Original copy of registered Sale Deed vide No. I-607 of the year 2020 dated 10/02/2020 registered at ADSR Dalkhola, Dist. Uttar Dinajpur in favour of Shri Bikram Kumar Jain son of Bimal Kumar Jain.                                                                                                                                                                                                                                                                                                                                                                                                                                              | Original Copy  |
| 23. Original copy of L/R Khatian No. 6790, 6788, 6785, 6446, 6787, 6680, & 6786 issued by B.L. & L.R.O. Karandighi, Dist. Uttar Dinajpur in favour of 1) Shri Kamal Baid, 2) Shri Nirmal Kumar Baid, both sons Kanailal Baid, 3) Smt. Jyoti Baid wife of Shri Kamal Baid, 4) Smt. Samta Baid wife of Shri Nirmal Kumar Baid all of village Dalkhola, P.O. Dalkhola, P.S. Dalkhola, Dist. Uttar Dinajpur, West Bengal, 5) Shri Bikram Kumar Jain son of Shri Bimal Kumar Jain of village Mithapur, P.O. Dalkhola, P.S. Dalkhola, Dist. Uttar Dinajpur, West Bengal.                                                                                     | Original Copy  |
| 24. Original copy of Govt. Rent receipt up to date of L/R Plot No 2890 & 2896, L/R Khatian No. 6790, 6788, 6785, 6446, 6787, 6680, & 6786, under Mouza Dalkhola, J.L. No. 20, B.L. & L.R.O. Karandighi, Dist. Uttar Dinajpur in favour of 1) Shri Kamal Baid, 2) Shri Nirmal Kumar Baid, both sons Kanailal Baid, 3) Smt. Jyoti Baid wife of Shri Kamal Baid, 4) Smt. Samta Baid wife of Shri Nirmal Kumar Baid all of village Dalkhola, P.O. Dalkhola, P.S. Dalkhola, Dist. Uttar Dinajpur, West Bengal, 5) Shri Bikram Kumar Jain son of Shri Bimal Kumar Jain of village Mithapur, P.O. Dalkhola, P.S. Dalkhola, Dist. Uttar Dinajpur, West Bengal. | Original copy  |
| 25. Original copy of Municipality Tax receipt upto date in the name of 1) Shri Kamal Baid, 2) Shri Nirmal Kumar Baid, both sons Kanailal Baid, 3) Smt. Jyoti Baid wife of Shri Kamal Baid, 4) Smt. Samta Baid wife of Shri Nirmal Kumar Baid all of village Dalkhola, P.O. Dalkhola, P.S. Dalkhola, Dist. Uttar Dinajpur, West Bengal, 5) Shri Bikram Kumar Jain son of Shri Bimal Kumar Jain of village Mithapur, P.O. Dalkhola, P.S. Dalkhola, Dist. Uttar Dinajpur, West Bengal.                                                                                                                                                                    | Original copy  |
| 26. Original copy of Legal Heirs certificate of Shayam Sundar Maskara.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Original copy  |
| 27. Original copy of Legal Heirs certificate of Anand Kumar Maskara.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Original copy  |
| 28. Original copy of Legal Heirs certificate of Hari Ram Maskara.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Original copy  |





No.

Date.....

|                                                                                                                                                                                                                                                                   |               |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| 29. Original copy of Legal Heirs certificate of Rajendra Kumar Maskara.                                                                                                                                                                                           | Original copy |
| 30. Original copy of Legal Heirs certificate of Sunil Kumar Maskara.                                                                                                                                                                                              | Original copy |
| 31. Original copy of Site Plan of L/R Plot No 2890 & 2896, L/R Khatian No. 6790, 6788, 6785, 6446, 6787, 6680, & 6786, under Mouza Dalkhola, J.L. No. 20, B.L. & L.R.O. Karandighi, Dist. Uttar Dinajpur issued from Dalkhola Municipality, Dist. Uttar Dinajpur. | Original copy |
| 32. Original copy of Search receipts Under ADSR Dalkhola, DSR Raiganj, Uttar Dinajpur, ARA -III, Kolkata.                                                                                                                                                         | Original copy |
| 33. Original copy of Non Litigation Affidavit vide Affidavit S.L. No. ____/2022                                                                                                                                                                                   | Original Copy |

11. There are no legal impediments for creation of the Mortgage under any applicable Law/ Rules in force.

12. It is certified that the property is SARFAESI compliant.

SCHEDULE OF THE PROPERTY (IES)

All that piece and parcel of land measuring an area 0.5040 acres butted and bounded as follows:-

Mouza -Dalkhola, J.L No. 20, under -Dalkhola Municipality, Dalkhola P.S, Dist. - Uttar Dinajpur, R/S Khatian No. 05, L/R, Khatian No. 6790, 6788, 6785, 6746, 6787, 6680 & 6786, L/R Plot No. 2890 & 2896, area 0.5040 acres Classified as Godawn & Chatal.

Boundary:-

North - N.H. 34 .

South - Municipal Road.

East - Municipal Road.

West - Land of Vikash Gowshami.

Place : Islampur

Date : 17/05/2022

*Mahboob Alam*  
Adv  
18/5/22  
(Mahboob Alam)

Signature of the advocate.

*Mahboob Alam*  
(Advocate)  
Uttar Dinajpur



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|                                                                                                                                                                                                                                                                   |                |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| 29. Original copy of Legal Heirs certificate of Jagendra Kumar Maskara.                                                                                                                                                                                           | Original copy  |
| 30. Original copy of Legal Heirs certificate of Buni Kumar Maskara.                                                                                                                                                                                               | Original copy  |
| 31. Original copy of Site Plan of L/R Plot No 2890 & 2896, L/R Khatian No. 6780, 6788, 6785, 6446, 6787, 6680, & 6786, under Mouza Dalkhola, J.L. No. 20, B.L. & L.R.O. Karandighi, Dist. Uttar Dinajpur issued from Dalkhola Municipality, Dist. Uttar Dinajpur. | Original copy, |
| 32. Original copy of Search receipts Under ADSR Dalkhola, DSR Raiganj, Uttar Dinajpur, ARA -III, Kolkata.                                                                                                                                                         | Original copy  |
| 33. Original copy of Non Litigation Affidavit vide Affidavit S.L. No. ____/2022                                                                                                                                                                                   | Original Copy  |

11. There are no legal impediments for creation of the Mortgage under any applicable Law/ Rules in force.

12. It is certified that the property is SARFAESI compliant.

SCHEDULE OF THE PROPERTY (IES)

All that piece and parcel of land measuring an area 0.5040 acres butted and bounded as follows:-

Mouza -Dalkhola, J.L No. 20, under -Dalkhola Municipality, Dalkhola P.S, Dist. - Uttar Dinajpur, R/S Khatian No. 05, L/R, Khatian No. 6790, 6788, 6785, 6746, 6787, 6680 & 6786, L/R Plot No. 2890 & 2896, area 0.5040 acres Classified as Godawn & Chatal.

Boundary:-

North - N.H. 34 .

South - Municipal Road.

East - Municipal Road.

West - Land of Vikash Gowshami.

Place : Islampur

Date : 17/05/2022

*Mahboob Alam*  
Adv  
18/5/22  
(Mahboob Alam)

Signature of the advocate.

*Mahboob Alam*  
(Advocate)  
Uttar Dinajpur