



ADVOCATE

KESHAB CHAUDHURY

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ENTRY SERIAL NO 36/03 OF YEAR 2025

CERTIFICATE

To,

The Branch Manager,

Punjab National Bank,

Baguiati Branch,

Kolkata

02.03.2025

Dear Sir/ Madam,

Opinion on investigation of the title and obtaining of search report in respect of Property **ALL THAT** a piece and parcel of Rayat Dakhali sattiya bastu land measuring an area of **3 (Three) Cottahs 4 (Four) Chittacks 30 (Thirty) sqft.** being Plot No "C" lying and situated at **Mouza Raghunathpur, J.L No 8, Re Sa No 134, Touzi No 3027, Pargana Kalikata, under Revisional Settlement (R.S) Khatian No 60** corresponding to L.R Kri Khatian No 1206 comprised in C.S Dag No 608 corresponding to **R.S/L.R Dag No 642**, then P.S. Rajarhat, at present **Baguiati**, within the limits of Rajarhat Gopalpur Municipality, 'under old: Ward No 25, at present **under Bidhannagar Municipal Corporation, New ward No 10, Assessee No 2003317670, Holding No 177, at being premises No BD-1/13, Deshbandhunagar, Kolkata 700059, Additional District Sub Registrar Rajarhat, Newtown, in the District of North 24 Parganas.** The total property is butted and bounded in the manner as follows :-

ON THE NORTH BY: 8'-0" ft wide Common Passage;

ON THE SOUTH BY: 16'-0" ft Wide Road;

ON THE EAST BY: Land of Nanda Dulal Banerjee and others;

ON THE WEST BY: Samareswar Kahali;

Belonging to **M/S. PODDER ASSOCIATES [PAN AAIFP2348C]**, a partnership firm, having its office at FA-8/3, Deshbandhu Nagar, P.S. Baguiati, P.O. Deshbandhu Nagar, Kolkata- 700059, District North 24 Parganas, State West Bengal, represented by its partners **1. SMT. RINKU PODDER [PAN AFDPP5821J & AADHAAR- 5820-1152-6259]**, wife of Sri Satyajit Podder, and **2. SMT. REKHA PODDER [PAN AFWPP1203M & AADHAAR- 8750-4953-2081]**, wife of Sri Biswajit Podder, both by faith Hindu, by Nationality Indian, by Occupation Business, both are residing at AB 4/10, Deshbandhu Nagar, P.S. Rajarhat at present Baguiati, P.O. Deshbandhu Nagar, Kolkata- 700059, District North 24 Parganas, State- West Bengal.

As requested, I have conducted the legal investigation of the title and made a search of records in the registration office and other offices as required in the matter.

I have answered all the queries in the **Special Report** which is enclosed. I hereby certify that the registration particulars – number, date and page particulars etc., as shown in the original title deed and contents thereof tally with the information as stated in the records of office of Sub-Registrar / Registrar of assurances as well as with certified copy of the title deed, which was obtained by me is enclosed with this certificate.

I further certify that the photograph of previous owner and of intending mortgagor affixed / seen in the title deed tally with records of registration office as well as certified copy of the title deed.

Chain of title relating to the property is complete as given in the Annexure hereto.

I have verified, tallied and compared these documents from the record of the office of Sub-Registrar/Registrar of assurances and also from the records of other appropriate authorities.

1. Registered Deed of Conveyance registered at the office of ADSR Rajarhat and recorded in Book 1, Volume 1523-2024, Pages from 60667 to 60690, Being no. 01280 for the year 2024.

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

The search report of which is annexed hereto, conducted by me, for the period from 2012 to 2025 does not disclose any encumbrances/disclose encumbrances as stated therein,

I have not given / ~~have given~~ opinion earlier on investigation of title relation to the same property as detailed here under:

(a) Name of lender –

(b) Date of opinion & reference no. (If any) - NOT APPLICABLE-

(c) Remarks –

I find following ~~defects~~/no defects in the title of the person offering mortgage –

I hereby certify that **M/S. PODDER ASSOCIATES [PAN AAIFP2348C]**, a partnership firm, having its office at FA-8/3, Deshbandhu Nagar, P.S. Baguiati, P.O. Deshbandhu Nagar, Kolkata- 700059, District North 24 Parganas, State West Bengal, represented by its partners **1. SMT. RINKU PODDER [PAN AFDPP5821J & AADHAAR- 5820-1152-6259]**, wife of Sri Satyajit Podder, and **2.**

SMT. REKHA PODDER [PAN AFWPP1203M & AADHAAR- 8750-4953-2081], wife of Sri Biswajit Podder, both by faith Hindu, by Nationality Indian, by Occupation Business, both are residing at AB 4/10, Deshbandhu Nagar, P.S. Rajarhat at present Baguiati, P.O. Deshbandhu Nagar, Kolkata-700059, District North 24 Parganas, State- West Bengal has a clear, valid and marketable title over the above said property and the said property is eligible for the equitable mortgage.

The valid mortgage can be created by deposit of the following copy/original title deed. The said title deeds are Original and are not duplicate or fake as observed by me—

(Give hereunder details of title deeds which are required to be deposited to create equitable mortgage)

1. Original, Copy & Certified Copy of Registered Deed of Conveyance **registered at the office of ADSR Rajarhat and recorded in Book 1, Volume 1523-2024, Pages from 60667 to 60690, Being no. 01280 for the year 2024.**
2. Copy of Registered Deed of Conveyance **registered at the office of Sub-Registrar Cossipore Dum Dum and recorded in Book No 1, Volume No 85, Pages 274 to 278, Being No 5767 for the year 1974.**
3. **Copy of Registered General Power of Attorney registered at the office of ARA III and recorded in Book IV, Volume 85, Pages from 81 to 84, Being No. 5018 for the year 2006.**
4. Copy of Partnership Deed of M/s. Podder Associates

Encl : 1. Special Report

2. Chain of Title
3. Certified Copy of title Deed and link deeds.
4. Search Report

Signature of the Empanelled Advocate

SPECIAL REPORT ON TITLE

Reg: **ALL THAT** a piece and parcel of Rayat Dakhali sattiya bastu land measuring an area of **3 (Three) Cottahs 4 (Four) Chittacks 30 (Thirty) sqft.** being Plot No "C" lying and situated at **Mouza Raghunathpur**, J.L No 8, Re Sa No 134, Touzi No 3027, Pargana Kalikata, under Revisional Settlement (R.S) Khatian No 60 corresponding to L.R Kri Khatian No 1206 comprised in C.S Dag No 608 corresponding to **R.S/L.R Dag No 642**, then P.S. Rajarhat, at present **Baguiati**, within the limits of Rajarhat Gopalpur Municipality, 'under old: Ward No 25, at present under **Bidhannagar Municipal Corporation, New ward No 10**, Assessee No 2003317670, Holding No 177, at being premises No **BD-1/13, Deshbandhunagar, Kolkata 700059, Additional District Sub Registrar Rajarhat, Newtown, in the District of North 24 Parganas**. The total property is butted and bounded in the manner as follows :-

ON THE NORTH BY: 8'-0" ft wide Common Passage;

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ON THE EAST BY: Land of Nanda Dulal Banerjee and others;

ON THE WEST BY: Samareswar Kahali;

Belonging to **M/S. PODDER ASSOCIATES [PAN AAIFP2348C]**, a partnership firm, having its office at FA-8/3, Deshbandhu Nagar, P.S. Baguiati, P.O. Deshbandhu Nagar, Kolkata- 700059, District North 24 Parganas, State West Bengal, represented by its partners 1. **SMT. RINKU PODDER [PAN AFDPP5821J & AADHAAR- 5820-1152-6259]**, wife of Sri Satyajit Podder, and 2. **SMT. REKHA PODDER [PAN AFWPP1203M & AADHAAR- 8750-4953-2081]**, wife of Sri Biswajit Podder, both by faith Hindu, by Nationality Indian, by Occupation Business, both are residing at AB 4/10, Deshbandhu Nagar, P.S. Rajarhat at present Baguiati, P.O. Deshbandhu Nagar, Kolkata- 700059, District North 24 Parganas, State- West Bengal.

<u>ASPECTS TO BE CONSIDERED</u>	<u>COUNSEL 'S STATEMENT</u>
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<u>A. PARTICULARS</u> 1. <u>Name of the Borrowers' address:</u>	M/S. PODDER ASSOCIATES [PAN AAIFP2348C], a partnership firm, having its office at FA-8/3, Deshbandhu Nagar, P.S. Baguiati, P.O. Deshbandhu Nagar, Kolkata- 700059, District North 24 Parganas, State West Bengal, represented by its partners 1. SMT. RINKU PODDER [PAN AFDPP5821J & AADHAAR- 5820-1152-6259], wife of Sri Satyajit Podder, and 2. SMT. REKHA PODDER [PAN AFWPP1203M & AADHAAR- 8750-4953-2081], wife of Sri Biswajit Podder, both by faith Hindu, by Nationality Indian, by Occupation Business, both are residing at AB 4/10, Deshbandhu Nagar, P.S. Rajarhat at present Baguiati, P.O. Deshbandhu Nagar, Kolkata- 700059, District North 24 Parganas, State- West Bengal.
2. <u>Name of the person(s) offering mortgage with parentage/constitution and address :</u>	M/S. PODDER ASSOCIATES [PAN AAIFP2348C], a partnership firm, having its office at FA-8/3, Deshbandhu Nagar, P.S. Baguiati, P.O. Deshbandhu Nagar, Kolkata- 700059, District North 24 Parganas, State West Bengal, represented by its partners 1. SMT. RINKU PODDER [PAN AFDPP5821J & AADHAAR- 5820-1152-6259], wife of Sri Satyajit Podder, and 2. SMT. REKHA PODDER [PAN AFWPP1203M & AADHAAR- 8750-4953-2081], wife of Sri Biswajit Podder, both by faith Hindu, by Nationality Indian, by Occupation Business, both are residing at AB 4/10, Deshbandhu Nagar, P.S. Rajarhat at present Baguiati, P.O. Deshbandhu Nagar, Kolkata- 700059, District North 24 Parganas, State- West Bengal, having absolute 100% share.

3. <u>Details of the property to be mortgage:</u>	<u>As per title deed</u> : ALL THAT a piece and parcel of Rayat Dakhali sattiya bastu land measuring an area of 3 (Three) Cottahs 4 (Four) Chittacks 30 (Thirty) sqft. being Plot No "C" lying and situated at Mouza Raghunathpur, J.L No 8, Re Sa No 134, Touzi No 3027, Pargana Kalikata, under Revisional Settlement (R.S) Khatian No 60 corresponding to L.R Kri Khatian No 1206 comprised in C.S Dag No 608 corresponding to R.S/L.R Dag No 642, then P.S. Rajarhat, at present Baguiati, within the limits of Rajarhat Gopalpur Municipality, 'under old: Ward No 25, at present under Bidhannagar Municipal Corporation, New ward No 10, Assessee No 2003317670, Holding No 177, at being premises No BD-1/13, Deshbandhunagar, Kolkata 700059, Additional District Sub Registrar Rajarhat, Newtown, in the District of North 24 Parganas. The total property is butted and bounded in the manner as follows :- ON THE NORTH BY: 8'-0" ft wide Common Passage; ON THE SOUTH BY: 16-0" ft Wide Road; ON THE EAST BY: Land of Nanda Dulal Banerjee and others; ON THE WEST BY: Samareswar Kahali; <u>As per Present:</u> ALL THAT a piece and parcel of Rayat Dakhali sattiya bastu land measuring an area of 3 (Three) Cottahs 4 (Four) Chittacks 30 (Thirty) sqft. being Plot No "C" lying and situated at Mouza Raghunathpur, J.L No 8, Re Sa No 134, Touzi No 3027, Pargana Kalikata, under Revisional Settlement (R.S) Khatian No 60 corresponding to L.R Kri Khatian No 1206 comprised in C.S Dag No 608 corresponding
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to **R.S/L.R Dag No 642**, then P.S. Rajarhat, at present **Baguiati**, within the limits of Rajarhat Gopalpur Municipality, 'under old: Ward No 25, at present under **Bidhannagar Municipal Corporation, New ward No 10**, Assessee No 2003317670, Holding No 177, at being premises No **BD-1/13, Deshbandhunagar, Kolkata 700059**, Additional District Sub Registrar Rajarhat, Newtown, in the District of North 24 Parganas. The total property is butted and bounded in the manner as follows :-

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ON THE EAST BY: Land of Nanda Dulal Banerjee and others;

ON THE WEST BY: Samareswar Kahali;

Position: **ALL THAT** a piece and parcel of Rayat Dakhali sattiya bastu land measuring an area of **3 (Three) Cottahs 4 (Four) Chittacks 30 (Thirty) sqft.** being Plot No "C" lying and situated at **Mouza Raghunathpur**, J.L No 8, Re Sa No 134, Touzi No 3027, Pargana Kalikata, under Revisional Settlement (R.S) Khatian No 60 corresponding to L.R Kri Khatian No 1206 comprised in C.S Dag No 608 corresponding to **R.S/L.R Dag No 642**, then P.S. Rajarhat, at present **Baguiati**, within the limits of Rajarhat Gopalpur Municipality, 'under old: Ward No 25, at present under **Bidhannagar Municipal Corporation, New ward No 10**, Assessee No 2003317670, Holding No 177, at being premises No **BD-1/13, Deshbandhunagar, Kolkata 700059**, Additional District Sub Registrar Rajarhat,

	Newtown, in the District of North 24 Parganas. The total property is butted and bounded in the manner as follows :- ON THE NORTH BY: 8'-0" ft wide Common Passage; ON THE SOUTH BY: 16'-0" ft Wide Road; ON THE EAST BY: Land of Nanda Dulal Banerjee and others; ON THE WEST BY: Samareswar Kahali;
<u>B. INVESTIGATIONS</u> 1. Details of the title deeds/documents (including Link Deeds/ Parent deeds) to be deposited for creation of the mortgage (with full particulars regarding nature of document, date of execution and details of registration)	1. As per annexure below.
2. Whether certificate copies have been obtained from the registrar's office.-	Yes, certified copies have been obtained from the registrar's office dated ____.
3. Whether documents in hand are compared with certified copies and whether the documents given raise any doubt or suspicion? -	YES compared with certified copy & there is NO doubt or suspicion.
4. Whether the registration particulars number & date and page particulars as given in the title deed shown to the counsel tally with the particulars as stated in the records of the registrar's office?	YES
5. Whether the registration particulars	YES

number & date and page particulars as given in the title deed tally with the particulars as stated in the certified copy as obtained from the registrar's office.	
6. Whether the photographs of parties as affixed in conveyance deed/title deed tally with the photograph seen in the certified copy as obtained from the registrar's office-	Yes, the photographs of parties as affixed in conveyance deed/title deed tally with the photograph seen in the certified copy as obtained from the registrar's office.
7. Whether contents as given in the title deed tally verbatim with the contents as stated in the certified copy obtained from the registrar's office?	YES
8. Whether the property has been mutated in the name of the person offering the mortgage?	YES, THE PROPERTY HAS NOT BEEN MUTATED IN THE NAME OF PERSON OFFERING FOR MORTGAGE.
9. Whether equitable mortgage can be created at the place where the branch disbursing the loan is situated?	YES, EQUITABLE MORTGAGE CAN BE CREATED IN THE BRANCH DISBURSING THE LOAN.
10. Whether there is any bar under any local law for creation of the mortgage of the of the property to be mortgage? (In some States, there are legal restrictions on creation of the mortgage of agricultural property for non-agricultural purposes).	NOT APPLICABLE.
11. Whether there are any restrictions regarding sale of the property to be mortgage (In some States, there are restrictions for sale of property to	NO, there is no restriction regarding sale of the property to be mortgage.

residents outside the State)?	
12. Whether all the approvals clearance/sanctions required for creation of the mortgage have been obtained, what are such sanctions, approvals and clearances yet to be obtained?	NOT APPLICABLE
13. Whether the property is ancestral/or under joint ownership or the minor is having interest in the property? if so, its effect thereof	THE PROPERTY IS A NOT JOINT OWNERSHIP AND IT IS NOT A MINOR PROPERTY.
14. Whether the property to be mortgaged has been acquired under Land Acquisition Act. 1894?	NO, the property to be mortgaged has not been acquired under Land Acquisition Act. 1894.
15. Whether Urban Land Ceiling Act is applicable in the state where the property is located?	The central government had repealed the Urban Land (Ceiling and Regulation) Act 1976(ULCA) in 1999 prompting many states like Gujarat to rescind the Act. But some states including West Bengal are yet to withdraw the ULCA. Urban Land (Ceiling and Regulation) Act 1976 is applicable in state where the questioned property is located. The above question property is located within the political territory of State of West Bengal and property does not come under the purview of Section 26, 27 and 28 of the Urban Land (Ceiling and Regulation) Act 1976.
16. In case of leasehold property, whether permission /NOC from the lessor is required for creation of mortgage? Whether permission of the lessor /NOC is obtained?	The property to be mortgaged is NOT a leasehold property therefore question of permission of the Lessor does not arise.

17. What is the rate of sharing of unearned income with lessor, in the event of sale of the property ?	NOT APPLICABLE
18. Whether copy of title deed favoring lessor (other than Govt) is made available to examine the validity of the lease?	NOT APPLICABLE
19. Whether terms & conditions given in the lease deed have been complied with? if any condition is violated effect thereof	NOT APPLICABLE
20. Whether any permission of Income Tax Authorities/Assessing Officer is required under the provisions of income Tax Act for creation of mortgage or any certificate is to be submitted to the Bank to show that no dues are outstanding to the Income Tax Department ?	NO. There is no requirement to obtain any permission of Income Tax Authorities/Assessing Officer & therefore no certificate is required. However BO is advised to search CERSAI portal as per CBDT circular vide No F. No. 1/ (380)/DIT(R)/SARFAESI / 17 -18 / dated 06.09.2017.
21. In respect of agriculture land, whether land is declared surplus or under consolidation of holding ?	NO. The property to be mortgage is NOT an agriculture land; rather it is a BASTU Land, used for Residential building purpose.
22. Whether certified copies of Revenue Records has been obtained and examined to confirm that no dues are outstanding toward the mortgagor? (Copies of revenue record be submitted to the Bank while Submitting the Certificate or Title Investigation)	Revenue Record obtained.
23. Whether the owner's title valid, absolute, clear and marketable one?	Yes, the owner's title valid, absolute, clear and marketable one.
24. Based on the documents available, whether the owner's title is saleable?	Yes, based on the documents available, the owner's title is saleable.
25. Based on the documents available, whether the owner's title transferable?	Yes, based on the documents available, the owner's title is transferable.

26. Whether the mortgaged property is enforceable under SARFAESI Act – 2002	YES, the mortgaged property is enforceable under SARFAESI Act – 2002.
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DATE :02.03.2025

(NAME OF THE COUNSEL)

PLACE: KOLKATA

Chain of Title

WHEREAS Smt. Golap Sundari Sardar and her son Sri Nirmal Kumar Sardar jointly well seized and possessed of and or otherwise well and sufficiently entitled to 31 satak Rayat Dakhali Sattiya Sali land having annual rent of Rupees One Ana Eleven lying and situated at Mouza Raghunathpur, J.L. No 8. Re Sa No 134, Touzi No 3027, under Revisional settlement Khatian No 60 comprised in C.S Dag No 608 corresponding to R.S Dag No 642, Pargana Kalikata, then P.S. Rajarhat, at present Baguiati, in the District of then 24 parganas, at present North 24 Parganas and the property has been then recorded only in the name of Smt. Golap Sundari Sardar in the said Revisional settlement and said Smt. Golap Sundari Sardar and her son Sri Nirmal Kumar Sardar jointly enjoyed the same free from all encumbrances and without having any interruption from anybody or from any corner.

AND WHEREAS while in course of enjoyment of the same, the said Smt. Golap Sundari Sardar and Sri Nirmal Kumar Sardar jointly announced to sell out ALL THAT piece and parcel of 3 (Three) Cottahs 4 (Four) Chittacks 30 (Thirty) sqft. being Plot No "C" having annual rent of 34 (Thirty Four) Paisa and Sri Rajeswar Kahali purchased the same by a registered Deed of Sale executed on 10.07.1974 registered at Sub-Registrar Cossipore Dum Dum and recorded in Book No 1, Volume No 85, Pages 274 to 278, Being No 5767 for the year 1974, from said Smt. Golap Sundari Sardar and her son Sri Nirmal Kumar Sardar for or at a valuable consideration mentioned therein and thus Sri Rajeswar Kahali became the absolute owner of the above-mentioned property by virtue of the above-mentioned purchase and thereafter said Sri Rajeswar Kahali constructed one pucca Two storied cement flooring residential building having 1300 sqft. on the Ground Floor and having 1100 sqft. on the First Floor thus totaling an area of 2400 sqft. and he enjoyed the same free from all encumbrances and without having any interruption from anybody or from any corner whatsoever.

AND WHEREAS thereafter Sri Rajeswar Kahali recorded his name in the record of B.L.& L.R.O of 5 satak bastu land under L.R Kri Khatian No 1206 comprised in L.R Dag No 642 and also mutated his name in records of the concerned authority of Rajarhat Gopalpur Municipality under old Ward No 25, at present under Bidhannagar Municipal Corporation New Ward No 10. Assessee No 2003317670, Holding No 177, at being premises No BD-1/13, Deshbandhunagar, P.S. Baguiati, Kolkata 700059.

AND WHEREAS while in course of enjoyment the above-mentioned property said Rajeswar Kahali died intestate on 20.07.2020 leaving behind his surviving wife namely Smt. Gita Kahali, one son namely Sri Kaushik Kahali and one daughter namely Smt. Aparna Goswami, as his only legal heirs and successors and the property left by Rajeswar Kahali, since deceased were jointly inherited by Smt. Gita Kahali, Sri Kaushik Kahali and Smt. Aparna Goswami, by virtue of hereditary right of their husband and father respectively and also by virtue of Hindu Succession Act 1956 (each having an equal, undivided 1/3rd share of the total property).

AND WHEREAS while in course of enjoyment the above-mentioned property said Gita Kahali died intestate on 21.07.2022 leaving behind her surviving one son namely Sri

Kaushik Kahali and one daughter namely **Smt. Aparna Goswami**, as her only legal heirs and successors and the undivided $\frac{1}{3}^{\text{rd}}$ share of the total property left by Gita Kahali, since deceased, were jointly inherited by **Sri Kaushik Kahali and Smt. Aparna Goswami**, by virtue of hereditary right of their mother and also by virtue of Hindu Succession Act 1956 (Each having undivided ($\frac{1}{3}^{\text{rd}}$ Plus $\frac{1}{2}$ of $\frac{1}{3}^{\text{rd}}$) i.e $\frac{1}{2}$ (half) share of the total property.

AND WHEREAS thus **Sri Kaushik Kahali and Smt. Aparna Goswami** jointly became the absolute owners in respect of **ALL THAT** a piece and parcel of Rayat Dakhali sattiya bastu land measuring an area of **3 (Three) Cottahs 4 (Four) Chittacks 30 (Thirty) sqft.** being Plot No "C" together with pucca Two storied cement flooring residential building having 1300 sqft. on the Ground Floor and having 1100 sqft. on the First Floor thus totaling an area of 2400 sqft. lying and situated at Mouza Raghunathpur, J.L No 8, Re Sa No 134, Touzi No 3027, Pargana Kalikata, under Revisional Settlement (R.S) Khatian No 60 corresponding to L.R Kri Khatian No 1206 comprised in C.S Dag No 608 corresponding to R.S/L.R Dag No 642, then P.S. Rajarhat, at present Baguiati, within the limits of Rajarhat Gopalpur Municipality, under old Ward No 25, at present under Bidhannagar Municipal Corporation, New ward No 10, Assessee No 2003317670, Holding No 177, at being premises No BD-1/13, Deshbandhunagar, Kolkata 700059, Additional District Sub Registrar Rajarhat, Newtown, in the District of North 24 Parganas and the said **Sri Kaushik Kahali and Smt. Aparna Goswami** have been jointly enjoying the same free from all encumbrances and without having any interruption from anybody or from any corner whatsoever.

AND WHEREAS **Sri Kaushik Kahali and Smt. Aparna Goswami** jointly sold, transferred and conveyed **ALL THAT** a piece and parcel of Rayat Dakhali sattiya bastu land measuring an area of **3 (Three) Cottahs 4 (Four) Chittacks 30 (Thirty) sqft.** being Plot No "C" together with pucca Two storied cement flooring residential building having 1300 sqft. on the Ground Floor and having 1100 sqft. on the First Floor thus totaling an area of 2400 sqft. lying and situated at Mouza Raghunathpur, J.L No 8, Re Sa No 134, Touzi No 3027, Pargana Kalikata, under Revisional Settlement (R.S) Khatian No 60 corresponding to L.R Kri Khatian No 1206 comprised in C.S Dag No 608 corresponding to R.S/L.R Dag No 642, then P.S. Rajarhat, at present Baguiati, within the limits of Rajarhat Gopalpur Municipality, under old Ward No 25, at present under Bidhannagar Municipal Corporation, New ward No 10, Assessee No 2003317670, Holding No 177, at being premises No BD-1/13, Deshbandhunagar, Kolkata- 700059, Additional District Sub Registrar Rajarhat, Newtown, in the District of North 24 Parganas, to one **M/s. Podder Associates**, a partnership firm being represented by its partners **Smt. Rinku Podder**, wife of Satyajit Podder, and **Smt. Rekha Podder**, wife of Biswajit Podder by a deed of conveyance dated 25.01.2024 registered at the office of ADSR Rajarhat and recorded in Book 1, Volume 1523-2024, Pages from 60667 to 60690, Being no. 01280 for the year 2024. It is pertinent to mention here that both the said partners of the said **M/s. Podder Associates** were represented in the said deed by one **Mr. Biswajit Podder**, son of Late Haran Chandra Podder, as they constituted attorney by strength of a General Power of Attorney executed on 21.09.2006 registered at the office of ARA III and recorded in Book IV, Volume 85, Pages from 81 to 84, Being No. 5018 for the year 2006.

AND WHEREAS thereafter the execution of the said deed of conveyance, the said **M/s. Podder Associates** (hereinafter referred to as the owner) became the sole absolute owner

of and completely entitled to the said property and it duly mutated its name in the records of both the Bidhannagar Municipal Corporation and the BL&LRO.

AND WHEREAS the said owner, being desirous of constructing a multistoried building on the said land, caused to prepare and sanction a building plan from the concerned Bidhannagar Municipal Corporation and duly obtained the same having **building permit no. SWS-OBPAS/2109/2024/1028**.

Signature of the Empanelled Advocate

SEARCH REPORT

Search Report relates to searches made in:

- a) Sub Registrar office. (ADSR Rajarhat, ADSR Bidhannagar, DSR North 24 Parganas at Barasat, ARA Kolkata).

Sub Registrar / Registrar of Assurance Office.

The encumbrance certificate was obtained from ARA Kolkata for the Period from 2012 to 2025 and the same disclosed following encumbrances (Certificate Enclosed)

- a) THERE IS NO SYSTEMS OF ISSUANCE OF ENCUMBRANCES CERTIFICATE IN WEST BENGAL.

(If there is no system of issue of encumbrance certificate in the office of Sub Registrar, it be stated accordingly).

1. Besides obtaining encumbrance certificate from the Sub Registrar, personal search was carried out by me for the purpose. Inspection was made on different dates for the period from 2012 to 2025 at the following sub registrar/office:

A) ADSR Rajarhat

B) ADSR Bidhannagar

C) DSR North 24 Parganas at Barasat

D) ARA Kolkata

The search report disclosed the following encumbrances:- No encumbrances

2. The ownership of the property being of a company, search was conducted in the following offices of the registrar of companies :-

The search made out in the office of Registrar of Companies disclosed:-

ROC	INFORMATION
NOT APPLICABLE	

3. Inspection of court records disclosed:

(This may detail suit pending, Decrees, Attachment before Judgement, Injunction, Appointment of Receiver, Appointment of Liquidator)

Name of the Court	Date of Order/ Search	Nature of Order

Bidhannagar Civil Court at Bidhannagar, North 24 Parganas, Kolkata	02.03.2025	NO ENTRY FOUND IN THE NAME of RAJESWAR KAHALI, KAUSHIK KAHALI & M/S. PODDER ASSOCIATES touching the proposed mortgage property.
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4. Searches made/ Inspection carried out in the following offices disclosed:

Office	Date of Search/Inspection	Information
BL&LRO	02.03.2025	It is a <u>BASTU Land, used for Residential building purpose.</u>

5. A study of the following documents disclosed:

Details of Documents Perused	Information
1. Copy of Sanction Plan of the Building.	Sanction building plan/permit issued by concern Bidhannagar Municipal Corporation. It is advised to inspection of property and sanctioned plan alongwith its validity should be verified by the empanelled valuer.
2. CERSAI search reference no	PNB-BO is advised to search CERSAI portal as per CBDT circular vide No F. No. 1/(380)/DIT(R)/SARFAESI / 17 -18 / dated 06.09.2017.
3. Mutation of the Property.	Mutation Certificate is in the name of the present owner.

Defects noticed are indicated in the Certificate given by me.

Advocate

The following documents shall positively be obtained before sanction of loan as well as required for creation of valid equitable mortgage.

1. Original, Copy & Certified Copy of Registered Deed of Conveyance registered at the office of ADSR Rajarhat and recorded in Book 1, Volume 1523-2024, Pages from 60667 to 60690, Being no. 01280 for the year 2024.
2. Copy of Registered Deed of Conveyance registered at the office of Sub-Registrar Cossipore Dum Dum and recorded in Book No 1, Volume No 85, Pages 274 to 278, Being No 5767 for the year 1974.
3. Copy of Registered General Power of Attorney registered at the office of ARA III and recorded in Book IV, Volume 85, Pages from 81 to 84, Being No. 5018 for the year 2006.
4. Copy of Partnership Deed of M/s. Podder Associates.
5. Copies of Death Certificates of Late Rajeswar Kahali & Late Gita Kahali.
6. Copy of Heirship Declaration of Late Rajeswar Kahali & Late Gita Kahali.
7. Copy of Sanctioned Plan.
8. Copies of RoR & Khajna against LR Dag No. 642.
9. Copy of Latest Mutation Tax Receipt in the name of the borrower issued by the BMC.
10. Copy of PAN & Trade License of M/s. Podder Associates.
11. Copies of PAN & Aadhaar of Partners of M/s. Podder Associates.
12. An original copy of Affidavit on non-Judicial Stamp Paper of Rs 10/-duly notarized before Notary Public from intended borrower(s) / mortgagor(s) stating that “the questioned Residential Building” is to be constructed as per sanction plan duly sanctioned by Kolkata Municipal Corporation in pursuance of RBI Master Circular _Housing Finance vide No DOR.CRE.REC.No.87/08.12.001/2021-22 dated 18.02.2022.

Signature of the Empanelled Advocate

Place: Kolkata

Date: 02.03.2025

Enclosures:

1. Online search from www.wbregistration.gov.in from 2012 to 2025 in the Index I in the name of RAJESWAR KAHALI, KAUSHIK KAHALI & M/S. PODDER ASSOCIATES.
2. Court Search information of Office of the Honorable Judge, City Civil Court for enquiring/ searching whether any title suit has been filed / pending before the Ld Court and case appears to have been filed /pending against RAJESWAR KAHALI, KAUSHIK KAHALI & M/S. PODDER ASSOCIATES for the period 2012 to 2025.
3. Original, Copy & Certified Copy of Registered Deed of Conveyance **registered at the office of ADSR Rajarhat and recorded in Book 1, Volume 1523-2024, Pages from 60667 to 60690, Being no. 01280 for the year 2024.**
4. Copy of Registered Deed of Conveyance **registered at the office of Sub-Registrar Cossipore Dum Dum and recorded in Book No 1, Volume No 85, Pages 274 to 278, Being No 5767 for the year 1974.**
5. **Copy of Registered General Power of Attorney registered at the office of ARA III and recorded in Book IV, Volume 85, Pages from 81 to 84, Being No. 5018 for the year 2006.**
6. Copy of Partnership Deed of M/s. Podder Associates.
7. **Copies of Death Certificates of Late Rajeswar Kahali & Late Gita Kahali.**
8. **Copy of Heirship Declaration of Late Rajeswar Kahali & Late Gita Kahali.**
9. **Copies of Sanctioned Plan & Building Permit vide no. SWS-OBPAS/2109/2024/1028.**
10. Copies of RoR & Khajna against LR Dag No. 642.
11. Copy of Mutation Certificate & Latest Mutation Tax Receipt in the name of the borrower issued by the BMC.
12. Copy of PAN, Trade License & Registration Certificate of M/s. Podder Associates.
13. Copies of PAN & Aadhaar of Partners of M/s. Podder Associates.