

Dated- 14.06.14.

To  
The Manager  
Bank of India,  
Sajirhat Branch,  
Sajirhat.

Dear Sir,

Re:-Title opinion of the Flat type 'C' (South-East facing), on the 1<sup>st</sup> floor of G+3 storied building known as "Sangita", measuring 783 Sft. More or less, being holding No 40/26/12, I.C. Road ( Rahara Station Road) ward No 09, situate on Bastu land measuring 6 Cothas in RS Dag No 1097, LR Dag No 2770, RS Khatian No 284, LR Khatian No 3633, 3722, J L No 03, Mouza Rahara, under Municipality & PS Kharda, ADSR Barackpur, Dist-North 24 Pgs bounded by On the North- Stair & Flat of Chinmay Chatterjee, South- Open Sky, East- Road & Open Sky and West- Flat of Pintu Dasgupta

With reference to your instruction relating to the property mentioned above, I on the basis of the original title deeds forwarded to me and visited the spot and other information submitted by you and have conducted detail search (as per format being no 1068A dated 14.09.11.) and submit my report as under:-

1. Name(s) and Address(es) of the Mortgagor(s) **Owners-Ranjan Mitra & Smt Lily Mitra**, both of 46, Purbachal, Rahara, PS Kharda, Dist- North 24 Parganas.  
**Proponent- Md. Safiqul Islam** S/o Md. Yeasin of Bhatpara, Jugberia, PS Ghola, , Dist- North 24 Parganas.

2. Title Deed in original seen by me .

- i) Original Sale Deed being no Book-1, CD Vol- 26, Pages 373 to 409, Deed No 07287/10, registered at ADSR Barrackpore Dated 30.10.10. executed by Shib Shankar Mahato & Smt Archana Chowdhury as vendors and M/s P. Sarkar & Co. Developer in favour of Ranjan Mitra & Smt Lily Mitra, verified the genuineness of the title deed with the concern registrar office, and am satisfied about the genuineness.
- ii) Municipal Mutation certificate for the Flat in the names of Ranjan Mitra & Lily Mitra issued from the Kharda Municipality.
- iii) Completion Certificate of the G+3 storied building issued from Kharda Municipality on 5.10.07
- iv) Santioned building plan in the names of Shib Shankar Mahato & Archana Chowdhury issued from Kharda Municipality on 10.02.04.
- v) Agreement for sale of the flat executed by Ranjan Mitra & Lily Mitra in favour of the proponent Md. Safiqul Islam dated 30.04.14..

3. Description of immovable property

Survey-61	Extent Areas	Location	Boundaries of Land
Touzi No 184	Flat No C, On 1 <sup>st</sup> floor	Holding-40/26/12 I.C Road	North- I.C. Road
JL- 03	G+3 storied building.	Ward-09, Kharda Municipality	South- H/o Pranab Ghosh
Mouza-Rahara, 783 Sft./Land 6 Katha.		"Sangita"	East- H/o Dinesh Chakraborty
Opp. Dena Bank.			West- H/o Chetnarayan Mahato

4. Search in Sub-Registrar's Office

*Birendra C. Roy*  
Jh.

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i) Location of Property-(particulars of Sub-Registrar and Dist. Registrar office address) District Registrar Barasat and Sub-Registrar office at Barrackpore.

ii) Search and Investigation- searches the Index II record for the landed property available in the Addl. Dist. Sub Registrar office at Barrackpore and District Registrar office at Barasat for the period of 1984 to 2014 till date, through my applications bearing no 39349 & 39350 dated 06.06.14 and where I can found no adverse entry thereon except the following relevant entry and also obtained court information from the Civil Judge Sr. Divn. 1<sup>st</sup> Court at Barasat for the period of 2002 to 2014 till date issued on 6.06.14. (**Chain of title** in case of any mortgage, charge or encumbrance subsists over the property the details thereof specifying how the break in the chain of title took place to be stated).

**Chain of Title** that the 6 Cothas land actually belonged to Smt Hikayati Binin and she had executed a registered WILL of the said land on 25.05.94 at ADSR Barrackpore infavour of Shib Shankar Mahato. After demise of said Hikayati Binin Shib Shankar Mahato got probate of said Will on 3.08.2000 from the District Judge, Barasat being Misc Case No 531/1995. Then Shib Shankar Mahato being absolute owner of the said he sold out 1.5 Cothas of said land to Smt Archana Chowdhury on 8.07.2002 by way of a registered deed of sale being No Book-1, Deed No 6387 registered at ADSR Barrackpore. Thereafter said Shib Shankar Mahato & Archana Chowdhury jointly mutated the same with the local municipality and obtained a G+3 storied building plan from the said municipality on 10.02.04. and constructed the said building with the help of the Developer M/s P.Sarkar & Co. represented by its partners Paromita Sarkar & Goutam Ganguly. Thereafter completion of said building they sold out the flat described in the schedule above to the present owner Ranjan Mitra & Lily Mitra on 19.05.07. by way of a registered deed being No Book-1, Vol-26, Pages 373 to 409, Deed No 07287 dated 30.06.10. registered at ADSR Barrackpore. Then the present owners being owner of the flat they have mutated the same with the local municipality in their names and with a view to sale out the said flat they have executed an agreement for sale in favour of the proponent Md. Safiqul Islam on 30.04.14. respectively.

iii) I, Confirm and state that the sale deed (07287/10 ) submitted is registered before the ADSR Barrackpore, which is appears to be genuine.

iv) Whether the property is ancestral or, If so details of the co-parceners/ Karta and or the co-owners. The respective shares should be incorporated specifically. No

v) Minor's interest, any minor's interest in the property proposed to be mortgaged or any other claims. minor's interest is involved what precautions are to be taken to protect Bank's interest as a mortgagee to be stated, please note that if the property belongs to a minor ,permission of Court is generally required to create the mortgage of property./It is not the minors' property.

vi) Documents pending for registration. The enquiry is to made whether any document creating mortgage charge or encumbrance is pending registration in the concerned sub-registrar office to be stated, if so full details of such charge etc. of charge holder's should be specified. No.

5. Whether urban land (Ceiling and Regulation )Act 1976 is applicable in the state where the property is located. If applicable whether the immovable property(ies) fall(s) within the purview of the act, verification and investigation should be made under sec. 26,27,28 of the Act to ensure that mortgagor(s) has/have obtained necessary permission from the competent authority under the Act.

*Birendra Chandra Roy*



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Documentary evidence showing such permission is obtained has to be attached with the report. Not require.

6. Whether the property is acquired under land Acquisition Act 1894 and applicability of other state Legislations. No

7. Leasehold immovable Property (whether land/building is leasehold, please verify the terms of lease, whether any permission /NOC from the lesser(s) competent authority is required for creation of mortgage of such leasehold property and advice the precautions to be taken while obtaining such property in mortgage. It is not lease Property.

8. Investigation under Income Tax Act 1961. (Any permission of the concerned Assessing officer under any of the provision of IT Act is required for creating mortgage or any certificate to be submitted to the Bank to show that no dues are outstanding to income Tax dept. not require .

9. Investigation in regard to agriculture land (Investigation and search the necessary records etc. with specification reference to the land if it is surplus, self-cultivated, if consolidation of holdings/acquisition proceedings etc. is in progress in the area, whether Govt. loan/any loan raised against the land and details about the charges/encumbrances may be specified, specifically with reference to the Agriculture Land laws. No

10. The details of the certified copies of the revenue records obtained to confirm that no dues are outstanding by the mortgagor. Outstanding of rent & tax is there.

11. Any other special enactment which is applicable to the property proposed to be mortgage and affects the title- Current Tax receipt is required before registration.

12. If it is a property owned by the Company the additional safeguard like search before the Registrar of Companies to be obtained be stated. Does not require.

**Certificate:-**

I hereby certify that I have searched and verified the information furnished in this report and have compared the title deeds in the office of the concern Sub-Registrar and District Registrar and concern Court and has found both tallying with each other and visited the spot. The statements and other information given in the report are correct and true. I certify that said **Ranjan Mitra & Smt Lily Mitra** have got good valid, clear, absolute and marketable title over the property shown above. If the proponent after purchased the flat from the Vendors, he personally present and deposit the following title deed in original with intention to create equitable mortgage, it will satisfy the requirements of creation of equitable mortgage.

The following person/s should be present personally to deposit the original title deed/s with your Branch for creation of equitable mortgage.

**Md. Safiqul Islam**

*Dinendra Chandra Roy*

**BIRENDRA CHANDRA ROY**, Advocate.

Mob-9831657520

at Judges' Court.

8017121804

District Advocates' Bar Association, Barasat, Kolkata-700124, Dist. North 24-Parganas.  
Resi- Kora, Babupara (Amtala) P.S. Barasat, Kolkata-700130, District North Twenty Four Parganas, W. B

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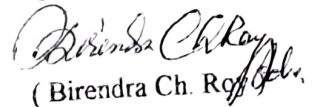
I hereby return the documents forwarded to me including the document mentioned in the para No 2 for your perusal and keeping in the record and the following documents in original have to be obtained for creation of valid equitable mortgage by deposit of title deed.

1. Proposed **Title deed** in the name of **Md.Safiquel Islam**

Search Receipts dated 6.06.14.

And Court search information dated 6.06.14.

Yours faithfully

  
( Birendra Ch. Roy )  
Advocate.



Bengal Form No. 1556

[New Rule Form No. 19 (Appendix-I)]

No. REGN V 335624

Receipt for Fees Deposited for Search or Inspection

1. Serial Number of application..... 39349
2. Date of application..... 6-6-14
3. Search for the year(s)..... 1984 - 2014
4. Name of office to which the record to be searched or inspected relates..... DRBSE
5. Name of person or property to be searched..... Bahara
6. Nature of document.....
7. Particulars of record to be inspected (year, number, book, volume and page in the case of registered document)..... H-03, Reg-1097
8. From whom received..... B.C. Ray
9. Fees paid under Article— 20/-
- F (1) (i)
- F (1) (ii)
- F (2)

.....Registrar of.....

Form No. 1556

[New Rule Form No. 19 (Appendix-I)]

No. REGN V 335625

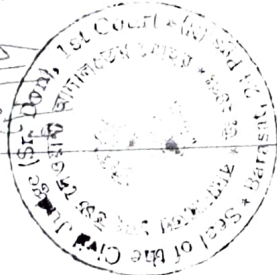
Receipt for Fees Deposited for Search or Inspection

1. Serial Number of application..... 39350
2. Date of application..... 6.6.14
3. Search for the year(s)..... 1984 - 2014
4. Name of office to which the record to be searched or inspected relates.....
5. Name of person or property to be searched..... AD. S. R. B. K. P. W. Rahara
6. Nature of document.....
7. Particulars of record to be inspected (year, number, book, volume and page in the case of registered document)..... H-3, Def. 1097
8. From whom received..... B. C. Ray
9. Fees paid under Article—  
F (1) (i) 30/-  
F (1) (ii)  
F (2)

.....Registrar of.....



# HIGH COURT FILE NO(M) 55 CIVIL/ (M) 30 (CRIM) IL) APPLICATION FOR INFORMATION

Serial No. & Date	Name & Residence of the applicant	Nature of information Required	Date on which information is to be ready	Signature of the Officer receiving the application	Remarks
12456 6/6/14	BIRENDRA CH. ROY, Adv. Barasat Judges' Court, Barasat.	IN THE COURT OF CIVIL JUDGE SR.DIVN. - 1 <sup>st</sup> COURT AT BARASAT.  WHETHER any TITLE SUIT has been filed / pending in the name of Shib Shankar Mahato S/o Lt.Atmaram Mahato & ors of 40/26 Iswar Chowdhury Road, Rahara, PS Kharda, North 24 Parganas relating to their land & building being holding No 40/26, Ward No 5 of Khardah Municipality situate in RS Dag No 1097, LR Dag No 2770, RS Khatian No 284, LR Khatian No 3633 & 3722 under Mouza Rahara, PS Kharda, Dist- North 24 Parganas for the period of 2002 to 2010.	6/6/14		No Such Title appears to the Court. Shikha Mahato 2014 2014 in this Court as per the Register 6/6/14

21/11/14

-০- শুভ বায়নাপত্র -০-


প্রথমপক্ষ(গ্রহীতা) :- মহঃ সফিকুল ইসলাম ।

পিতা :- মহঃ ইয়াসিন ।

সাং :- ভাঁটপাড়া ।

স্বাঃ :- যুগবেড়িয়া ।

# HIGH COURT FORM NO(M) 55 CIVIL/ (M) 30 (CRIMINAL) APPLICATION FOR INFORMATION

Serial No. & Date	Name & Residence of the applicant	Nature of information Required	Date on which information is to be ready	Signature of the Officer receiving the application	Remarks
12456 6/6/14	BIRENDRA CH. ROY, Adv. Barasat Judges' Court, Barasat.	IN THE COURT OF CIVIL JUDGE SR.DIVN. - 1 <sup>st</sup> COURT AT BARASAT.  WHETHER any TITLE SUIT has been filed / pending in the name of Ranjan Mitra S/o Lt.Ramendra Kr. Mitra & ors of 46, Purbachal, Rahara, PS Kharda, North 24 Parganas relating to their Flat type 'C' on first floor, being holding No 40/26/12, I.C.Road, Ward No 9 of Khardah Municipality situate in RS Dag No 1097, LR Dag No 2770, RS Khatian No 284, LR Khatian No 3633 & 3722 under Mouza Rahara, PS Kharda, Dist- North 24 Parganas for the period of 2010 to 2014 till date.	6/6/14	 6/6/14	No Such .....Appeart to the ..... ...Remondra Kr. Mitra .. During 2010 to ...2014 till date In this Court as per the Register- 6/6/14



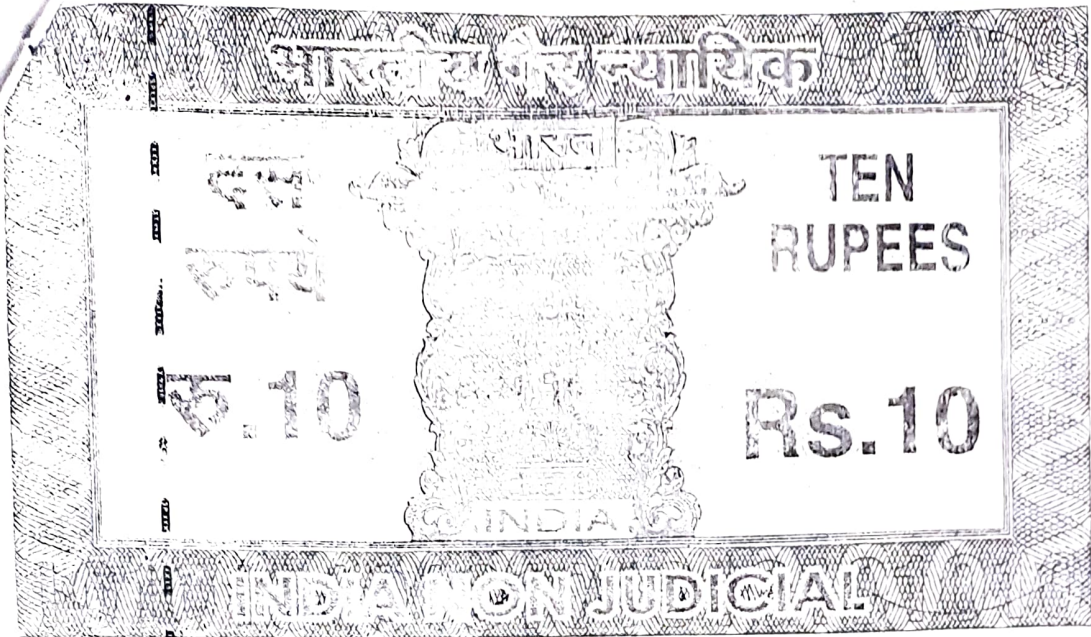
11AA 047749

21 Ranjan Kumar Mitra  
21.6.14

-০ শুভ বায়নাপত্র ০-

প্রথমপক্ষ(গ্রহীতা) ০- মহঃ সফিকুল ইসলাম ।  
পিতা ০- মহঃ ইয়াসিন ।





পশ্চিমবঙ্গ সরকার WEST BENGAL

77AA 047749

-ঃ শুভ বায়নাপত্র ঃ-

শ্রী Ranjan Kumar Saha

শ্রী Lily Mitra

প্রথমপক্ষ(গ্রহীতা) ঃ- মহঃ সফিকুল ইসলাম ।

পিতা ঃ- মহঃ ইয়াসিন ।

সাং ঃ- ভাঁটপাড়া ।

পো ঃ- যুগবেড়িয়া ।

থানা ঃ- ঘোলা ।

জেলা ঃ- উত্তর ২৪ পরগণা ।

পাতা\*\*\*\*\*২

SK. SANOWAR HOSSAIN  
Advocate  
Barasat Judge's Court  
North 24-Parganas

*[Handwritten signatures and stamps are visible over the typed text.]*



(২)

২/ Ranjan Kumar Miki

২/ Lily Mitr.

দ্বিতীয়পক্ষ (দাতা) :- ১) শ্রী রঞ্জন মিত্র ।

পিতা :- স্বর্গীয় রামেন্দ্র কুমার মিত্র ।

২) শ্রীমতী লিলি মিত্র ।

স্বামী :- শ্রী রঞ্জন মিত্র ।

উভয়ের সাং :- ৪৬ নং পূর্বাচল ।

পো :- রহড়া । থানা :- খড়দহ ।

কোলকাতা :- ৭০০ ১১৮ ।

জেলা :- উত্তর ২৪ পরগণা ।

কম্বা শুভ ফ্ল্যাটের বায়না পত্র মিদং কার্য্যাক্ষাগে :- জেলা উত্তর ২৪

পরগণা থানা - খড়দহ, অতিরিক্ত জেলা অবর নিবন্ধক অফিস সোদপুরের সামীল পরগণে কলিকাতা স্থিত, খড়দহ পৌরসভার ৫ নং ওয়ার্ডের এলাকাধীন, হোল্ডিং নং ৪০/২৬ ভূক্ত, মৌজা - “রহড়া” গ্রামে, জে. এল. নং - ৩, উক্ত মৌজার আর. এস. ১০৯৭ (এক হাজার সাতানব্বই) নং তথা এল. আর. ২৭৭০ (দুই হাজার সাত শত সত্তর) নং দাগের ভূমিস্থিত বিল্ডিং এর “দ্বিতীয়তলে” ‘সি’ নং ফ্ল্যাট যাহার দুইটি বেড রুম, একটি ডাইনিং রুম, একটি রান্না ঘর, একটি বারান্দা ও দুইটি বাথরুম এর সুপার বিল্ড আপ এরিয়া সহ ৭৮৩ (সাত শত তিরানিশি) বর্গফুট যাহা আমরা অত্র পত্রের দ্বিতীয়পক্ষ দ্বয় বিগত ইংরাজী ৩০-০১-২০১০ তারিখে মোকাম ব্যারাকপুর সাব রেজিষ্ট্রী অফিসে ১ নং বহির সি. ডি. ২৬ নং ভল্যুমে ৩৭৩ হইতে ৪০৯ নং পাতায় নকলিকৃত “০৭২৮৭” নং রেজিষ্ট্রীকৃত ইংরাজী ‘ডিড অফ সেল’ বলে প্রাপ্ত হইয়া তাহাতে ভোগ দখলে দখলিকার ও দখলিকারিনী হিসাবে বিদ্যমান এবং বিদ্যমতী আছি ।

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৩। Ranjan Kumar Mitra.

Lily Mitra.

যাহাতে আমাদের যাবতীয় দান, বিক্রয় হস্তান্তর আদির উত্তম স্বত্ব ও ক্ষমতা  
অক্ষুন্ন ভাবে বিদ্যমান আছে।

এক্ষণে, আমাদের নানা বৈধ ও ন্যায় সঙ্গত কারণে নগদ আর্থের প্রয়োজন  
হওয়ায় উক্ত ও নিম্ন তপশীল ভুক্ত দাগের ভূমিস্থিত বিভিন্ন এর “দ্বিতীয়তলে” ‘সি’  
নং ফ্ল্যাট যাহার সুপার বিল্ড আপ এরিয়া সহ ৭৮৩ (সাত শত তিরিশি) বর্গফুট বিক্রয়  
করিবার প্রকাশ্য ঘোষণা করিলে আপনি উক্ত প্রথমপক্ষ লোক পরম্পরায় অবগত হইয়া  
উক্ত ফ্ল্যাট খরিদ করিতে চাওয়ায় আমরা যাচাই মতে আপনাকে বিক্রয় করিবো মনস্থির  
করিয়া আপোষে সুপার বিল্ড আপ এরিয়া সহ ৭৮৩ (সাত শত তিরিশি) বর্গফুট ফ্ল্যাটের  
মূল্য বাবদ মোট ১৮,৫০,০০০/- (আঠার লক্ষ্য পঞ্চাশ হাজার) টাকা স্থির করিয়া  
বিগত ইংরাজী ২৯-০৩-২০১৪ তারিখে নগদে এককালীন ৫০,০০০/- (পঞ্চাশ হাজার)  
টাকা ও ০৭-০৪-২০১৪ তারিখে নগদে এককালীন ২,০০,০০০/- (দুই লক্ষ্য) টাকা  
এবং অদ্য ইংরাজী ৩০-০৪-২০১৪ তারিখে নগদে এককালীন ১,০০,০০০/- (এক  
লক্ষ্য) টাকা, একুনে তিনটি দফায় মোট ৩,৫০,০০০/- (তিন লক্ষ্য পঞ্চাশ হাজার)  
টাকা বায়না বাবদ আমরা উক্ত দ্বিতীয়পক্ষ দ্বয় গ্রহণ করিয়া স্বীকার, অঙ্গীকার, প্রচার,  
প্রকাশ করিতেছি যে উক্ত তিন দফার বায়না বাদে পনের বক্রী টাকা পাটে পাটে আমরা  
উক্ত দ্বিতীয়পক্ষ দ্বয় কে নগদে প্রদান করিলে আপনি উক্ত প্রথম পক্ষের নাম বরাবর  
বা আপনার মনোনীত যে কোন এক বা একাধিক ব্যক্তি বা প্রতিষ্ঠানের নাম বরাবর  
আপনার খরচায় সাফ কোবালা দলিলে সহি সম্পাদন করিয়া উক্ত ও নিম্ন তপশীল  
ভুক্ত সুপার বিল্ড আপ এরিয়া সহ ৭৮৩ (সাত শত তিরিশি) বর্গফুট ফ্ল্যাট রেজিস্ট্রী  
করিয়া দিতে আমরা উক্ত দ্বিতীয়পক্ষ দ্বয় বাণ্য রহিলাম ও রহিলো।



(৪)

১/ Ranjan Kumar Shaha.

২/ Lily Mitra.

কশ্মিনকালে বায়নাকৃত সম্পত্তি সম্বন্ধে আমরা উক্ত দ্বিতীয়পক্ষ দ্বয় কিম্বা আমাদের অপরাপর ওয়ারিশানগণ কেহ কখনো কোন প্রকারের ওজরাপত্তি দাবী দাওয়া করি কিম্বা করে তাহা সর্বতো ভাবে সর্ব স্থানে ও সর্ব আদালতে বাতিল ও না-মঞ্জুর বলিয়া গণ্য হইবে।

প্রকাশ রাখা আবশ্যক যে, নিম্ন তপশীল বর্ণিত সম্পত্তি বা তাহার কাগজ পত্র ঠিকঠাক না থাকে বা কোনরূপ সমস্যা থাকে তাহা হইলে আমরা উক্ত দ্বিতীয়পক্ষ দ্বয় নিজ নিজ খরচে উক্ত সমস্যার সমাধান করিতে বাধ্য থাকিলাম।

আর, প্রকাশ থাকে যে উক্ত সুপার বিল্ড আপ এরিয়া সহ ৭৮৩ (সাত শত তিরিশি) বর্গফুট ফ্ল্যাটের উক্ত মোট ১৮,৫০,০০০/- (আঠার লক্ষ্য পঞ্চাশ হাজার) টাকা পরিশোধ করিবার পর ও যদি আমরা দ্বিতীয়পক্ষ দ্বয় আপনি উক্ত প্রথম পক্ষের নাম বরাবর রেজিস্ট্রী করিয়া না দিই তাহা হইলে আপনি প্রথমপক্ষ আদালত কর্তৃক আমানত করত উক্ত ফ্ল্যাট রেজিস্ট্রী করিয়া লইতে পারিবেন বা আমরা দ্বিতীয় পক্ষদ্বয়ের বিরুদ্ধে আইনত ব্যবস্থা লইলে আমাদের কোনরূপ আপত্তি রহিবে না বা আমরা করিব না যদি করি কিংবা করে তাহা হইলে সর্বত্র সর্বাদালতে বাতিল ও নামঞ্জুর বলিয়া গণ্য হইবে।

বিশেষ করে প্রকাশ থাকে যে, উক্ত ফ্ল্যাটের উপর যে টাওয়ার রহিয়াছে তাহার সংস্থা হইতে মাসিক যে মূল্য পাওয়া যায় তাহা হইতেই ফ্ল্যাটের মেনটেনেন্স খরচ বহন হয় সুতরাং ফ্ল্যাট হোল্ডার দের আলাদা ভাবে কোন অর্থই মাসিক প্রদান করিতে হয় না যদি ভবিষ্যতে ফ্ল্যাট হোল্ডার দের নিকট হইতে বা আপনি প্রথমপক্ষের নিকট হইতে

(৫)

Ranjan Kumar Mitra

২

Lily Mitra

মেনটেনেন্স খরচের জন্য আলাদা ভাবে কোন অর্থ দাবী করা বা চাওয়া হয় তাহা হইলে অত্র পত্রের বলে সর্বত্র বাতিল বলিয়া গণ্য হইবে এবং আমরা উক্ত দ্বিতীয়পক্ষ দ্বয় আর অঙ্গীকার করিতেছি যে উক্ত দাগস্থিত বিল্ডিং এর সমস্ত ফ্ল্যাট হোম্ডার গণ যে যে সুবিধা ভোগ করেন ও বিল্ডিং এর যে সমস্ত অংশ কমন হিসাবে ব্যবহার করেন তাহা আপনি উক্ত প্রথমপক্ষ সেই সমস্ত সুবিধা ও ফ্ল্যাটের কমন অংশ কমন হিসাবে ব্যবহার করিতে পারিবেন।

এতদার্থে সুস্থ্য চিত্তে সরলমনে অন্যের বিনানুরোধে আপন আপন ইচ্ছায় সঞ্জানে, স্বৈচ্ছায়, অন্যের বিনা-প্ররোচনায় অত্র বায়নাপত্রের মর্ম সমূহ অবগত হইয়া ও বয়নার টাকা আমরা উক্ত দ্বিতীয়পক্ষদ্বয় নগদে নিম্ন উক্ত স্বাক্ষরীগণের সম্মুখে গ্রহণ করিয়া সহি সম্পাদন করিলাম। ইতি সন ইংরাজী - ৩০-০৪-২০১৪ সাল।

### -ঃ বায়নাকৃত তপশীল ফ্ল্যাটের পরিচয় :-

জেলা উত্তর ২৪ পরগণা থানা - খড়দহ, অতিরিক্ত জেলা অবর নিবন্ধক অফিস সোদপুরের সামীল পরগণে কলিকাতা স্থিত, খড়দহ পৌরসভার ৫ নং ওয়ার্ডের এলাকাধীন, হোল্ডিং নং ৪০/২৬ ভূক্ত, মৌজা - “রহড়া” গ্রামে, জে. এল. নং - ৩, রে. সা. নং - ৬১, তৌজি নং ১৮৪-১৯০, উক্ত মৌজার আর. এস. খতিয়ান নং ২৮৪ ও ৩৭২২ নং খতিয়ান ভূক্ত আর. এস. ১০৯৭ (এক হাজার আর. ২৭৭০ (দুই হাজার সাত শত সত্তর) নং দাগের “য়তলে” “সি” নং ফ্ল্যাট যাহার দুইটি বেড রুম, একটি ঘর, একটি বারান্দা ও দুইটি বাথরুম এর সুপার বিল্ড আপ ৩০০ শত তিরিশি) বর্গফুট মায় সকল প্রকার ইজমেন্ট স্বাক্ষরাদি

পাতা\*\*\*\*\*৬

(৬)

Ranjan Kumar Mita

Lily Mitra

সহ সম্পত্তি অত্র বায়না পত্র ভুক্ত হইল। যাহা ঈশ্বর চৌধুরী রোড এবং থানা  
হুজুরা চৌধুরী (৬/১)

খড়দহের অন্তর্গত হইতেছে।

৬- দ্বিতীয়-তাব-চিহ্নিত-খড়দহ-৭-৩-৬-৩

৭-৩-৬-৩-৩-৬-৩

৭-৩-৬-৩-৬-৩-৬-৩

বায়নাকৃত সম্পত্তি খড়দহ পৌরসভার এলাকাধীন হইতেছে।

Md Sajjad Hossain

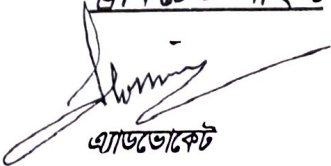
(প্রথম পক্ষের স্বাক্ষর)

১) Ranjan Kumar Mita.

২) Lily Mitra.

(দ্বিতীয়পক্ষ দ্বয়ের স্বাক্ষর)

ডাফটেড বাই :-



এডভোকেট

বারাসাত জাজেস কোর্ট।

ই. সা. দি :-

১)

২)





# VALUATION REPORT



## & VALUATION CERTIFICATE

FOR THE PROPERTY OF A RESIDENTIAL FLAT NO-C, ON THE 1ST FLOOR (SOUTH EAST FACING) OF A G+3 STORIED RCC FRAMED STRUCTURE RESIDENTIALCUM COMMERCIAL BLDG. NAMED AS "SANGITA APTT." SITUATED AT HOLDING NO-40/26, ISWAR CHOWDHURY ROAD, MOUZA-RAHARA, J.L.NO-3, RE.SU.NO-61, TOUZI NO-1840190, R.S.DAG NO-1097, R.S.KHATIAN NO-284, L.R.DAG NO-2770, & L.R.KHATIAN NO-3633&3722 WITHIN KHARDAH MUNICIPALITY, WARD NO-9, P.S.- KHARDAH, KOLKATA-700118

A/c Md. Safikul Islam

Date: 16.06.2014

## SUBIR KUMAR RAY

B.E.(Cal), FIE, FIV, ESE(KMC), AMIS Chartered Engineer & Govt. Approved Valuer.

CBDT Regn. of Valuer (CAT - I), (issued by Income Tax Deptt.)

1st Class Graduate in civil Engg. from University of Calcutta

Chartered Engineer Authorized by Institution of Engineers (India)

Fellow & Life Member of Institution of Valuer (India)(FIV)

Fellow & Life Member of Institution of Engineers (India)(FIE) Life member FOSET

PANEL VALUER : STATE BANK OF INDIA • BANK OF INDIA • ICICI BANK • IDBI BANK • ALLAHABAD BANK

ORIENTAL BANK OF COMMERCE • RELIGARE FIN INVEST LTD.

Empanelled Structural Engineer, • Kolkata Municipal Corporation (ESE)

Civil Engg. consultant & valuer with a total experience of 47yrs. • engaged in Design

Supervision of RCC frame structure Bldg. • Valuation for Construction Funding Project & Management & Project Appraiser

Member Architectural Engineer Division. IE (India) • Sr. Executive Engineer, Kolkala Port Trust (Retired).

∴ VALUER OF ∴

REAL ESTATE  
FIXED ASSETS / PROJECT APPRAISER

"Bahar", 14/1A, Jahura Bazar Lane. Block - B, Kolkata 700 042

Ph-033 2441 0920 M - 94322 91995 E-mail skray5@yahoo.com / skray247@gmail.com

Branch Office : Bhabani Apartment, G.F, 146, School Road, Sodepur, Kolkata - 700 110 Ph - 9830291167



SUBIR KUMAR RAY

Chartered Engineer & Govt. Approved Valuer.

Regn. of Valuer (CAT - I), (issued by Income Tax Deptt.)

Bank Valuer: STATE BANK OF INDIA • BANK OF INDIA • ICICI BANK

DE BANK • ALLAHABAD BANK • ORIENTAL BANK OF COMMERCE

ET BANK • RELIGARE FIN INVEST LTD.



Approved  
For BANK OF INDIA  
Senior Branch Manager  
Sajirhat Branch, Kolkata-130

"Bahar", 14/1A, Jahura Bazar Lane

Block - B, Kolkata 700 042

Ph-033 2441 0920

M - 94322 91995

E-mail skray5@yahoo.com

skray247@gmail.com

Report on valuation for the existing Property of a Residential Flat No-C<sub>n</sub> on the 1st Floor (South East facing) of a G+3 storied RCC framed structure residential cum commercial bldg. named as "Sangita Aptt." situated at Holding No-40/26, Iswar Chowdhury Road, Mouza-Rahara, J.L.no-3, Re.Su.No-61, Touzi no-1840190, R.S.Dag no-1097, R.S.Khatian no-284, L.R.dag no-2770, & L.R.Khatian no-3633&3722 within Khardah Municipality, ward no-9, P.S.-Khardah, Kolkata-700118

As per the order of Branch Manager, BOI, Sajirhat Branch, on 07.06.2014, the details of valuation report is enumerated below:

A/C Md. Safikul Islam s/o Md. Yasin

1	Name of the regd. Valuer	SUBIR KUMAR RAY
2	Regn. No	WB/CCIT/KOL-XI / CIT-VI / 117, valuer CAT-I / 2009-10
3	Purpose for which the valuation is made	To assess the present Fair Market Value of the property as stated above for home loan
4	Date of visit & on which the valuation is made	11.06.2014
5	Name of the proposed owner	Md. Safikul Islam s/o Md. Yasin Ph-9830125549
6	Name of the vendor/developer	NA <i>on Rayan Mbn &amp; Sant. Lih Mbn (Sellers)</i>
7	If the property is under joint ownership/co-ownership, share of each owner, are the share undivided	Single ownership <i>Joint</i>
8	Brief description of the property	The instant Residential Flat No-C, on the 1st Floor (South East facing) of a G+3 storied RCC framed structure residential cum commercial bldg. named as "Sangita Aptt." situated at Holding No-40/26, Iswar Chowdhury Road, Mouza-Rahara, J.L.no-3, Re.Su.No-61, Touzi no-1840190, R.S.dag no-1097, R.S.Khatian no-284, L.R.dag no-2770, & L.R.Khatian no-3633&3722 within Khardah Municipality, ward no-9, P.S.-Khardah, Kolkata-700118 in a land of 6 Cottah more or less having super built up area 783sq ft as per sanctioned Drg. No-355/2003-2004 Dt.31.01.2004 copy enclosed and also as per Sale Agreement Dt 31.03.2014 consisting of 2-Bed room, 1-Kitchen, 2-

Engineered Structural Engineer, Kolkata Municipal Corporation & Rajpur Sonarpur Municipality, Member Architectural Engineer Division, IE (India).

Sr. Executive Engineer, Kolkata Port Trust (Retired) Consultant:, Real Estate & Multistoried Building

(Design, Planning, Execution, Construction & Project Management Marine structures, River bank protection etc)

		toilet,1-bal,D/I
8	Location ,Street, Ward No	Holding No-40/26, Iswar Chowdhury Road,Mouza-Rahara,Ward no-9
9	Survey/Plot No of land	J.L.no-3,Re.Su.No-61,Touzi no-1840190,R.s.dag no-1097,R.S.Khatian no-284,L.R.dag no-2770,& L.R.Khatian no-3633&3722 within Khardah Municipality,
10	Is the property is situated in residential/Mixed area/ commercial/Industrial area	Nixed
11	Classiification of locality-High Class/Middle Class/Poor Class	Middle
12	Proximity to Civic amenities like, schools, hospitals, offices ,markets, cinemas etc.	From, Khardah Rly. Stn. is very near the instant property and all sorts civic facilities available from there
13	Means& proximity to surface communication by the locality is served	By Buses, Mini Buses, Autos, Richshaws are plenty available from Khardah Rly stn and B.T. Road which is very near to this location.
14	Area of land supported by documentary proof, shape, dimensions and physical feature& the documents given.	Area of land=6Cottah 1. Sale Agreement Dt.31.03.2014 2.Sanctioned Drg No- No-355/2003-2004 Dt.31.01.2004 3. p.tax rect. Dt.07.09.2012 &18.05.2010 copy enclosed
15	If lease hold, the name of lessor /lessee, nature of Lease, dates of commencements & termination of lease & terms of renewal of lease. i) Initial premium ii) Ground rent payable per annum iii) Unearned increase payable to lessor in the event of sale or transfer	Does not arise
16	Is there any restrictive covenant in regard to use of land? If so, attach a copy of the covenant	Does not arise
17	Are there any agreements of easements? If so, attach copies	Does not arise
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Govt. or any statutory body? If so give particulars	NA
19	Has any contribution been made towards any developments or is any demand for such contribution still outstanding?	No
20	Has the whole or part of the land been notified for acquisition by Govt. or any statutory body? Give date of the notification	No
21	Attach a dimensioned site plan	Sanctioned Drg. attached

*Sukant*



22	Attach plans and elevations of all structures standing on the land and layout plan	Sanctioned Drg. attached
23	Furnish Technical Details of the building in a separate sheet	RCC framed structure bldg
24	i) Is the building owner occupied/tenanted/both? ii) If partly owner occupied specify portion and extent of of are as under owner - occupation	Under lock-n-key/vacant
25	What is Floor space index permissible and percentage actually utilised	NA
26	1) Names of tenants/lessees/licences etc. 2) Portion in their in their occupation 3) Monthly & annual rent/compensation/licenses fee etc. paid by each 4) Gross amount recd. For the whole property	Does not arise
27	Are any occupants related to or close business associates of the owner	Does not arise
28	Is separate amount being recovered for the use of fixtures like fans, geysers, refrigerators, cooking ranges, built in wardrobe etc. or for service charges? If so give details	Does not arise
29	Give details of water & Electricity charges, If to be borne by the owner.	Does not arise
30	Has the tenant to bear the whole or part of the cost of repairs & maintenance? Give particulars	Does not arise
31	If a lift is installed, who is to bear the cost of maintenance & operation-owner or tenant	Lift provision is not there
32	If a pump is installed who is to bear the cost of maintenance & operation-owner or tenant?	owner
33	Who has to bear the cost electricity charges for lighting of common space, like, entrance hall, stairs, passage, compound etc. owner or tenant?	owner
34	What is the amount of property Tax? Who is to bear it? Give details of documentary proof	As per p.tax rect. Dt.07.09.2012 & 18.05.2010 copy enclosed
35	Is the bldg. is insured? If so, give the Policy No., amount for which it is insured and the annual premium	No
36	Is any dispute between landlord and tenant regarding rent pending in a court of law?	Does not arise
37	Has any standard rent fixed for the premises under any law relating to the control of the rent	Does not arise
38	Give the instances of sales of immovable property in the locality in a separate sheet, including the name and address of the property, regn. no., sale	It is learnt from locality, that a similar residential flat in the nearby newly built similar type flat was recently booked @

*Subray*

	price and area of land.	Rs.2500/- per sft. nearly on the Rly. Stn and rate for similar type of flat varies from Rs.2500.00 per sft to 2800.00 per sft depending on the size, locality, frontage, shape, distance from the main road etc and considering all these aspects which is quite reasonable and composite sales rate for similar type of flat nearby varies from Rs.2300.00 per sft to Rs.2600,00 per sft
39	Land rate /composite sales rate for flat adopted in this valuation	The land rate is inbuilt in the composite sales rate which is mentioned below.
40	If the sales instance are not available or not relied upon, the basis of arriving at the land rate	By thorough enquiry from the local inhabitants, brokers etc. the information gathered corroborate the rate considered as stated above.
41	Year of commencement of construction & year of completion	2004-2006 The building is complete and it is a resale case
42	What is the method of construction- by contract or by employing labour directly/or both	It is informed that it was done by employing labour directly
43	For items of work done on contracts, produce copies of agreements	Details not available
44	For items of work done by engaging labour directly, give rate of materials and labour supported by documentary proof	Details not available
	<b>Technical Details( Annexure)1</b>	
1	No of floors & ht. of each floor	G+3 storied, 10ft
2	Plinth area floor wise(as per IS:3861-1966)	NA
3	Year of construction.	2006
4	Estimated future life	74 yrs
5	Type of construction/load bearing wall/RCC frame/steel frame	RCC framed structure
6	Type of Foundation	RCC Fdn.
7	Walls Basement & plinth Ground floor Superstructure above GF level	Bk. Walls,10", NA RCC Fdn. RCC cols,beams, & slab
8	Partition walls	Bk. Wall of 5"&3"thick
9	Doors & windows,floorwise	Wooden frame with standard panel doors & windows shutters, partly glazed
10	Flooring	marble
11	Finishing walls	Paint wash
12	Roofing and Terracing	RCC
13	Special architectural & decorative feature	Not as such yet
14	i) Internal wiring-surface or conduit ii) Class of fittings-superior,ordinary/poor	concealed Ordinary standard fittings

*Inday*



15	Sanitary installations (a) (i) No .of water closets (ii) No of Lavatory basins (iii) No. of Urinals (iv) No. of sinks (v) No of Bath tubs (vi) No of Bidets (vii) No of Geysers (b) Class of fittings-superior coloured/superior white/ordinary	2Nos 1 No Nil 1No Nil Nil Nil Standard
16	Compound wall: i) Ht. &length ii) Type of constn.	All round the complex Ht 4ft Bk. Wall with pillars
17	No of lifts & capacity	Lift provision is not there
18	Underground sump-	Standard size
19	Overhead Tank i) Where located ii) Capacity iii) Type of constn.	Yes roof NA NA
20	Pumps-No& their HP	1No/NA
21	Roads & paving within compound, approximate area& type of paving	NA
22	Sewage, if septic tank provided, No & capacity	Septic tank
23	Property identified by	. Md. Safikul Islam s/o Md. Yasin
24	Documents given	As stated in sl. No-14
25	General description	The property i.e the flat is in a G+3 storied RCC framed structure residentialcum commercial building situated in a land of 6 Cottahs more or less(as per drg. as per the Sale Agreement for the ,Flat No-Con the 1st floor, South -East side, having super built up area of 783sft, The property abuts on the Iswar Chowdhury Road on the North
26	The bldg. is bounded by	Boundaries of the property: <b>North:</b> Iswar Chowdhury Road(Rahara Stn. road) <b>South:</b> House of Pronab ghosh <b>East:</b> Shop & House of Dinesh Chakraborty <b>West :</b> Partly House of PratimaPaul&Partly House of Chet Narayan Mahato
27	Latitude &Longitude of the property	Lat.: N- 22. 724747861565447 Long.: E-88. 47593538520752
27	Valuation by comparison Sales Method	On enquiry to property brokers and local inhabitants, it was revealed that the transfer price of flat for composite sales rate to be considered varies from Rs.2000/- per sft to

*Ku Ray*

		Rs.2500.00 per sft depending on the area, quality, specification, size, frontage, floor etc. of the flat. Distance from the main road etc. The above price is quite reasonable for the said locality .
28	Assessed/Adopted rate of land	The present transfer price of the flat is considered from the point of view of the position from the main road as well as the width of the road and nature of locality as taken as Rs.2300.00 per sft
29	Valuation of the property	<p><b>Fair Market Value of Flat/property</b>  Super Built up area of the Flat =783sft  Composite sales rate of res. one per sft =Rs.2300.00 per sft and the</p> <p>So, <b>Fair market Value</b> of Flat =783 sft X  Rs.2300.00 per sft =<b>Rs.18,00,900/-</b> or say  <b>Rs.18,01,000/- (Rupees Eighteen Lacs One Thousand Only)</b></p> <p><b>Realizable value is 90% of FMV=Rs.16.21 Lacs (Rupees Sixteen lacs Twenty One Thousand Only)</b>  <b>Distress sale value=80% of FMV= Rs.14.41 Lacs (Rupees Fourteen Lacs Forty One Thousand Only)</b></p>
30	Govt. Certified Market Value	Govt. certified valuation is Rs.17,21,621/-/- as on date 14.06.2014 (certificate enclosed)

All docs given returned herewith.

### Conclusion

I, opine that the Fair Market Value of the property is **Rs.18,01,000/- (Rupees Eighteen Lacs One Thousand Only)**

**Realizable value is 90% of FMV Rs.16.21 Lacs (Rupees Sixteen lacs Twenty One Thousand Only)**

**The Distress sale value of the property is 80% of FMV= Rs.14.41 Lacs (Rupees Fourteen Lacs Forty One Thousand Only)**

### Declaration

It is declared that above valuation is made on the basis of docs given by bank and on the assumption that the owner has clear and marketable title to the property and the whole property is under owner's possession.

02. Legal opinion is to be taken regarding clear title

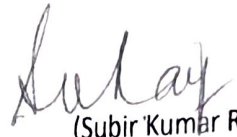
*[Signature]*

03. My Valuation report reflects findings on the date of valuation and has been done without prejudice.

04. I have inspected the property by visually only on 11.06.2014

05 This valuation report is for the use of Bank of India Only.

06. I have valued the right property.



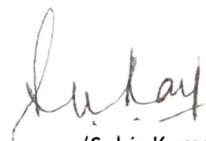
(Subir Kumar Ray)

B.E(Civil), FIV, FIE, (IE)(I), ESE, KMC, M(FOSET)  
Chartered Engineer & Govt. Appvd. Valuer

Subir Kumar Ray, B.E  
Chartered Engineer & Govt. Appvd. Valuer  
Reg. No. WB/CCIT. ESE (I),  
FIV-4OV, Regn. F/10/2014  
Chartered Structural Engineer, B.E.

## VALUATION CERTIFICATE

In the light of foregoing calculations and in my considered opinion and without prejudice the "FAIR MARKET VALUE" of the property for the exsisting Residential Flat No-C, on the 1st Floor (South East facing of a G+3 storied RCC framed structure residentialcum commercial bldg. named as "Sangita Aptt." situated at Holding No-40/26, Iswar Chowdhury Road, Mouza-Rahara, J.L.No-3, Re.Su.No-61, Touzi No-1840190, R.S.Dag No-1097, R.S.Khatian No-284, L.R.dag No-2770, & L.R.Khatian no-3633&3722 within Khardah Municipality, Ward No-9, P.S.- Khardah, Kolkata-700118, is assessed and valued as on 11.06..2014 at **Rs.18,01,000/- (Rupees Eighteen Lacs One Thousand Only)** subject to the owners title to the assets being clear & marketable.

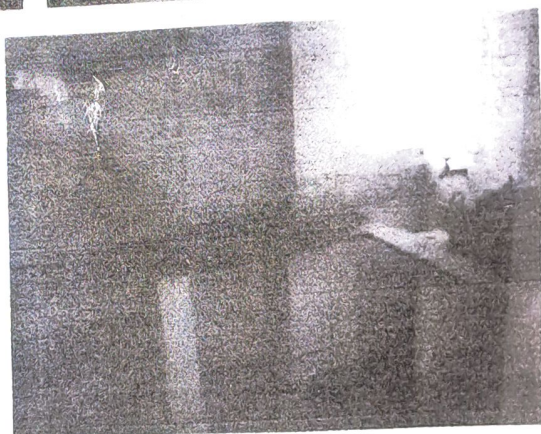
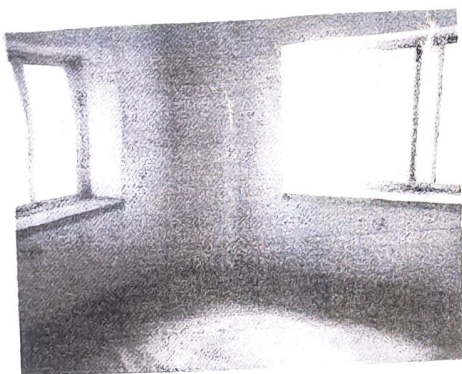
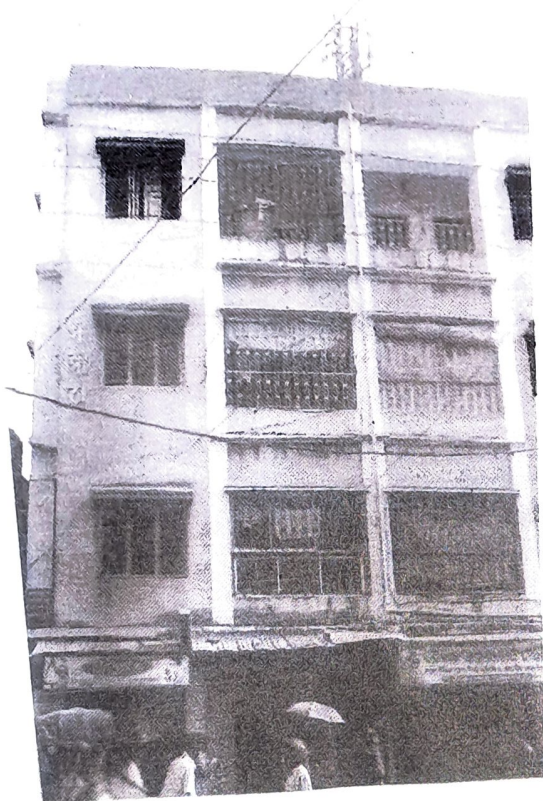


(Subir Kumar Ray)

B.E(Civil), FIV, FIE, (IE)(I), ESE, KMC, M(FOSET)  
Chartered Engineer & Govt. Appvd. Valuer

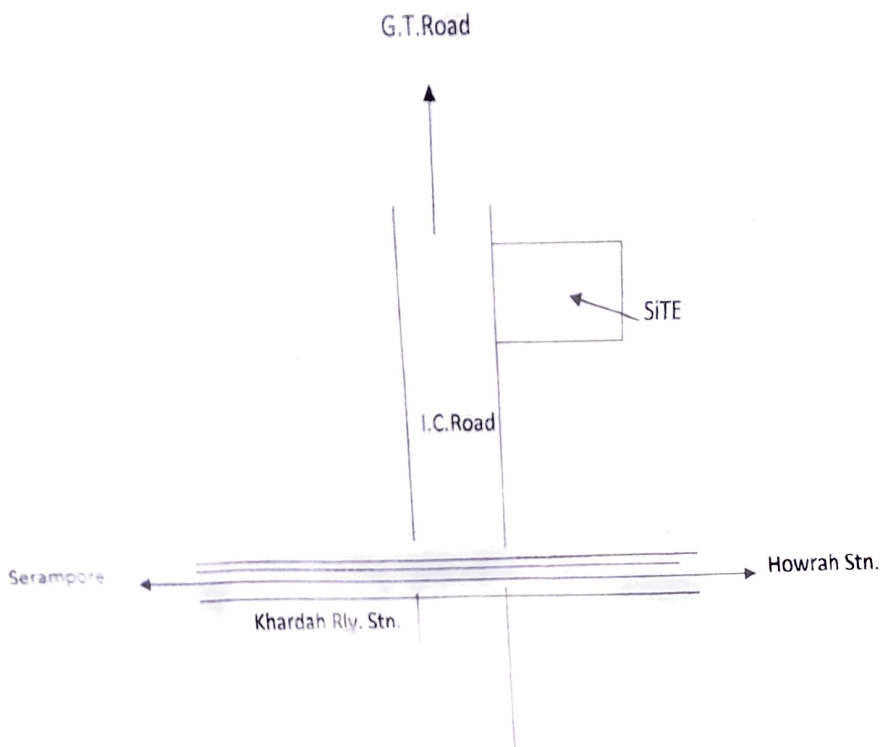
Subir Kumar Ray  
Chartered Engineer &  
Govt. Appvd. Valuer  
Regd. No. 107-1/09-10  
FIV IOV. Regn. No. 107-1/09-10  
Structural Engineer





Lukas

01-01-2021  
10:10



*Lu Day*  
Civil Engineer

Directorate of Registration & Stamp Revenue  
Finance Department, Government of West Bengal

(\*) marked items are mandatory

District *	North 24-Parganas	Thana *	Khardaha
Localbody *	Municipality	Mouza *	Rahara
Road *	I.C.Road(Railway Park) [SODE]	Road Zone	Not Available
Plot No *	RS 1097 / 284	Ward No	5
Premises No	40	Municipality Name *	KHARDAH
Jurisdiction *	A.D.S.R. SODEPUR		
ProjectName	Not Specified		

Area in Sq. Feet

627

Covered Area

783

Super Built-up Area \*

Marble

C

No

No

Is Tenant is a Purchaser?

Select Apartment Type

Flat/Apartment  
Mezzanine Floor  
Covered Garage  
Open Garage

Residential

1

8

Yes

No

Use of Flat \*

Flat located in which floor \*

Age of the Flat (in year) \*

Is property on Road

Encumbered By Tenant ?

Other Amenities

☐ Lift Facility ☐ Roof Garden ☐ Swimming Pool ☐ Club Facility ☐ Gymnasium ☐ Shopping Complex

Type the characters shown

Market Value of Apartment:

Service Count: 71470

N.B.-To be verified from the appropriate Registration Office after filling up proper e-Requisition Form

Rs. 17,21,621/-

Display Market Value

Try new characters

E572S

Safikul Islam  
14/06/2014  
E572S