

Ref. No.: PC-

Dated: 27.07.2022

To,  
State Bank of India  
RBO-II  
Homeland Building  
Sevoke Road  
Siliguri-734001

Annexure - B

REPORT OF INVESTIGATION OF TITLE IN RESPECT OF IMMOVABLE PROPERTY	
1.	<p>(a) Name of the Branch / Business Unit / Office seeking opinion. Office of the Assistant General Manager, STATE BANK OF INDIA, RBO-II, Homeland Building, 1st Floor, Sevoke Road, Siliguri - 734001.</p> <p>(b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded. Reference No. ....../RBO-II, at Siliguri.</p> <p>(c) Name of the Borrower Applied for Project TIE UP BY Sagarmatha Projects Private Limited, Sri Tilak Banskota, Sri Naresh Agarwal, Smt Shashi Agarwal, Sri Rohit Agarwal, Sri Rahul Agarwal, Aishwariya Agarwal &amp; Nikita Agarwal, having its office at Mangal Pandey Road, Khal Para, P.O. Siliguri Bazar &amp; P.S. Siliguri, District Darjeeling.</p>
2.	<p>(a) Name of the Unit/Concern/ Company/ person offering the property/ies as security. Applied for Project TIE UP BY Sagarmatha Projects Private Limited, Sri Tilak Banskota, Sri Naresh Agarwal, Smt Shashi Agarwal, Sri Rohit Agarwal, Sri Rahul Agarwal, Aishwariya Agarwal &amp; Nikita Agarwal, having its office at Mangal Pandey Road, Khal Para, P.O. Siliguri Bazar &amp; P.S. Siliguri, District Darjeeling.</p> <p>(b) Constitution of the Unit / Concern / Person / Body / authority offering the property for creation of charge. Partnership Firm.</p> <p>(c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.) Borrower.</p>
3.	<p>Complete full description of the immovable property/ies offered as security including the following details.</p> <p style="text-align: center;">SCHEDULE - "A"</p> <p style="text-align: center;">(As per title Deed No. I - 286 of 2015)</p> <p>All that piece or parcel of Land measuring 147.25 Decimals, appertaining to R.S. Plot Nos. 54,59,62 &amp; 66, corresponding to L.R. Plot No. 43,44,45,49 &amp; 52, recorded in L.R. Khatian No. 5443, Situated within Mouza Gourcharan, J.L. No. 81, Pargana Patharghata, P.S. Matigara, District Darjeeling, and the said land is butted and bounded by North : Nischintapur T.E. &amp; Chumta River, by South : Land of Jiten Oraon &amp; Others, Tenzing Gelek Lama &amp; Others &amp; Land of Balu Munda, by East : Land of Balu Munda, by West : Land of Sagarmatha Projects Private Limited.</p>

*Chung Agarwal*



SCHEDULE - "B"

(As per title Deed No. I-236 of 2015)

All that piece or parcel of Land measuring 5.75 Decimals, appertaining to R.S. Plot No. 54, corresponding to L.R. Plot No. 43,44,45,43 & 52, recorded in L.R. Khatian No. 5443, situated within Mouza Gourcharan, J.L. No. 81, Pargana Patharghata, P.S. Matigara, District Darjeeling, and the said land is butted and bounded by North : Public House, by South : Land of Jiten Oraon & Others, by East : Land of Sri Tularam Agarwal, by West : 40 ft. wide Metal Road.

SCHEDULE - "C"

(As per title Deed No. I-3532 of 2020)

All that piece or parcel of Land measuring 32 Decimals, appertaining to R.S. Plot No. 54, Comprised in L.R. Plot No. 65, recorded in L.R. Khatian Nos. 6503,6470,6474 & 6471, Situated within Mouza Gourcharan, J.L. No. 81, Pargana Patharghata, P.S. Matigara, District Darjeeling, and the said land is butted and bounded by North : Land of L.R. Plot No.52, by South : Land of L.R. Plot No.64, by East : Busty Land, by West : Land of Sanjay Kumar Agarwal and Others.

SCHEDULE - "D"

(As per title Deed No. I-6523 of 2016)

All that piece or parcel of Land measuring 56 Decimals, appertaining to R.S. Plot No. 54, Comprised in L.R. Plot No. 65, recorded in R.S. Khatian No.594 Situated within Mouza Gourcharan, J.L. No. 81, Pargana Patharghata, P.S. Matigara, District Darjeeling, and the said land is butted and bounded by North : Land of L.R. Plot No.52, by South : Land of L.R. Plot No.64, by East : Busty Land, by West : Land of Nyima Bhutiya.

SCHEDULE - "D"

(As per title Deed No. I-6521 of 2016)

All that piece or parcel of Land measuring 25 Decimals, appertaining to R.S. Plot No. 54, Comprised in L.R. Plot No. 65, recorded in R.S. Khatian No.593 Situated within Mouza Gourcharan, J.L. No. 81, Pargana Patharghata, P.S. Matigara, District Darjeeling, and the said land is butted and bounded by North : Land of Plot No.52(LR), by South : 14'-0" wide Kutchha Road, by East : Land of Tenzing Gelek



Ref. No.: PC-

Date: 27.07.2022

	Lama, by West : Land of Pasang Lama.			
	SCHEDULE - "D" (As per title Deed No. I-6522 of 2016)			
	All that piece or parcel of Land measuring 25 Decimals, appertaining to R.S. Plot No. 54, Comprised in L.R. Plot No. 65, recorded in R.S. Khatian No.593 Situated within Mouza Gourcharan, J.L. No. 81, Pargana Patharghata, P.S. Matigara, District Darjeeling, and the said land is butted and bounded by North : Land of Plot No.52(LR), by South : 14'-0" wide Kutcha Road, by East : Land of Nyima Bhutia, by West : Sold Land of Nikodin Oraon.			
(a) Survey No.	Mouza Gourcharan.			
(b) Door/House No. (in case of House property).	Not Applicable.			
(c) Extent / area including plinth / built up area in case of House property.	All that piece or parcel of Land measuring 261 Decimals, appertaining to R.S. Plot Nos. 54,59,62 & 66, comprised in L.R. Plot No. 65, recorded in R.S. Khatian Nos. 593 & 594, corresponding to L.R. Khatian No. 5443,6177,6176,6503,6470,6474,6471 & 6178 Situated within Mouza Gourcharan, J.L. No. 81, Pargana Patharghata, P.S. Matigara, District Darjeeling.			
(d) Locations like name of the Place, Village, City, Registration, Sub-District etc. Boundaries.	Situated within Mouza Gourcharan, J.L. No. 81, Pargana Patharghata, P.S. Matigara, District Darjeeling, and the said total land is butted and bounded by North : Nischintapur Tea Estate, by South : 4200 MM Wide Kutcha Road, by East : Land of Balu Munda & others plot, by West : Patharghata Road.			
4.	(a) Particulars of the documents scrutinized serially and chronologically.			
	(b) Name of documents verified and as to whether they are originals or certified copies or registration extracts fully certified.			
	Note: Only originals or certified extracts from the registering / land / revenue / other authorities be examined.			
Sl. No.	Date	Name / Nature of the document	Original / certified copy / certified extract / photocopy, etc.	In case of copies, whether the original was scrutinized by the Advocate.
1.	06.03.2022	Development Agreement being no.2972 for the year 2022 recorded in Book no.I, Volume no.0403-2022, pages from 80313 to 80332 registered at the office of the Additional District Sub Registrar Bagdogra, in the name of Sagarmatha Projects Private Limited and Sagarmatha Ventures.	Photocopy	Yes

*Chirag Agard*



**Partha S. Choudhury**  
(Advocate)  
SILIGURI BAR ASSOCIATION

Chamber 2  
46, Girish Ghosh Sarani  
Hakimpura, Siliguri - 734001  
Tel: 0353-2430630; Cell: 94341 74402  
advparthaschoudhury@gmail.com

Ref. No.: PC-

Dated: 27.07.2022

2.	06.03.2022	Development Agreement being no.2971 for the year 2022 recorded in Book no.I, Volume no.0403-2022, pages from 80333 to 80358 registered at the office of the Additional District Sub Registrar Bagdogra, in the name of Sri Tilak Banskota, Sri Naresh Agarwal, Sri Shashi Agarwal, Sri Rohit Agarwal, Sri Rahul Agarwal, Mrs Aishwarya Agarwal, Mrs Nikita Agarwal and Sagarmatha Ventures.	Photocopy	Yes
3.	22.01.2021	Amalgamation Deed of 2021 in the name of 1.Sagarmatha Projects Private Limited represented by one of its director Sri Tilak Banskota, 2. Sri Naresh Agarwal, 3. Smt Shashi Agarwal, 4. Sri Rohit Agarwal, 5. Sri Rahul Agarwal, 6. Aishwariya Agarwal 7. Nikita Agarwal & 8. Sri Tilak Banskota	Photocopy	Yes
4.	06.10.2020	Deed of Sale No. I-3532 for the year of 2020 recorded in Book No. I, Volume No. 0403-2016 Pages from 136394 to 136422 registered at the office of the Additional District Sub Registrar Bagdogra, in the name of Sri Rohit Agarwal, Sri Rahul Agarwal, Mrs Aishwarya Agarwal & Mrs Nikita Agarwal.	Photocopy	Yes
5.	21.10.2016	Deed of Sale No. I-6523 for the year 2016 recorded in Book No. I, Volume No. 0403-2016, Pages from 136336 to 136364 registered at the office of the Additional District Sub Registrar Bagdogra, in the name of Sri Sanjay Kumar Agarwal, Sri Basudeo Adhikary, Sri Tilak Banskota, Sri Naresh Agarwal, Smt Shashi Agarwal, Sri Joy Agarwal & Smt Sulochana Goyal.	Photocopy	Yes
6.	21.10.2016	Deed of Gift No. I-6521 for the year of 2016 recorded in Book No. I and the same was registered at the office of the then Additional District Sub Registrar Siliguri II at Bagdogra, in the name of Sri Sanjay Kumar Agarwal, Sri Basudeo Adhikary, Sri Tilak Banskota, Sri Naresh Agarwal, Smt Shashi Agarwal, Sri Joy Agarwal & Smt Sulochana Goyal.	Photocopy	Yes
7.	21.10.2016	Deed of Sale No. I-6522 for the year of 2016 recorded in Book No. I Volume No. 0403-2016 Pages from 136365 to 136393 and the same was registered at the office of the Additional District Sub Registrar Bagdogra, in the name of Sri Sanjay Kumar Agarwal, Sri Basudeo Adhikary, Sri Tilak Banskota, Sri Naresh Agarwal, Smt Shashi Agarwal, Sri Joy Agarwal & Smt Sulochana Goyal.	Photocopy	Yes
8.	13.01.2015	Deed of Sale No. I-236 for the year of 2015 recorded in Book No. I, CD Volume No. 2 Pages from 1251 to 1271 and the same was registered at the office of the Additional District Sub Registrar Bagdogra, in the name of Sagarmatha Projects Private Limited.	Photocopy	Yes
9.	13.01.2015	Deed of Sale No. I-286 for the year of 2015 recorded in Book No. I, CD Volume No. 2 Pages from 2057 to 2078 and the same was registered at the office of the Additional District Sub Registrar Bagdogra, in the name of Sagarmatha Projects Private Limited.	Photocopy	Yes

*Chirag Agarwal*



**Partha S. Choudhury**  
(Advocate)

SILIGURI BAR ASSOCIATION

Chamber:  
46, Girish Ghosh Sarani  
Hakimpura, Siliguri - 734001  
Tel.: 0353-2430630; Cell: 94341 74402  
advparthaschoudhury@gmail.com

Dated: 27.07.2022

Ref. No.: PC-

10.	18.01.2012	Deed of Sale No. I-539 for the year of 2012 recorded in Book No. I, CD Volume No. 2 Pages from 2235 to 2246 and the same was registered at the office of the Additional District Sub Registrar Bagdogra, in the name of Sri Teluram Agarwal.	Photocopy	Yes
11.	28.03.2008	Deed of Sale No. I-1155 for the year of 2008 and the same was registered at the office of the Additional District Sub Registrar Bagdogra, in the name of Sri Teluram Agarwal.	Photocopy	Yes
12.	03.10.2008	Deed of Sale No. I-5869 for the year of 2008 recorded in Book No. I, CD Volume No. 16 Pages from 4931 to 4941 and the same was registered at the office of the Additional District Sub Registrar Bagdogra, in the name of Sri Teluram Agarwal.	Photocopy	Yes
13.	29.11.2010	Deed of Sale No. I-8719 for the year of 2010 and the same was registered at the office of the Additional District Sub Registrar Bagdogra, in the name of Tenzing Gelek Lama.	Photocopy	Yes
14.	25.09.2006	Deed of Sale No. I-6773 for the year of 2006 and the same was registered at the office of the Additional District Sub Registrar Bagdogra, in the name of Smt Nyima Bhuti.	Photocopy	Yes
15.	10.07.2015	L.R. Khatian being no.5443 in the name of Sagarmatha Projects Private Limited.	Photocopy	Yes
16.		L.R. Khatian being no.6178 in the name of Sri Tilak Banskota.	Photocopy	Yes
17.		L.R. Khatian being no.6177 in the name of Sri Naresh Agarwal.	Photocopy	Yes
18.		L.R. Khatian being no.6176 in the name of Smt Shashi Agarwal.	Photocopy	Yes
19.	07.07.2021	L.R. Khatian being no.6503 in the name of Sri Rohit Agarwal.	Photocopy	Yes
20.	07.07.2021	L.R. Khatian being no.6470 in the name of Sri Rahul Agarwal.	Photocopy	Yes
21.	07.07.2021	L.R. Khatian being no.6474 in the name of Sri Aishwariya Agarwal.	Photocopy	Yes
22.	07.07.2021	L.R. Khatian being no.6471 in the name of Smt Nikita Agarwal.	Photocopy	Yes
23.	18.08.2021	Panchayat Tax Receipt from Patharghata Gram Panchayat being Nos. 8953,8952 & 8951 in the name of Sri Tilak Banskota & Others.	Photocopy	Yes
24.	28.04.2021	L.U.C.C. vide Memo No. 5971/SJDA, in the name of 1.Sagarmatha Projects Private Limited represented by one of its director Sri Tilak Banskota,2. Sri Naresh Agarwal,3. Smt Shashi Agarwal, 4.Sri Rohit Agarwal, 5.Sri Rahul Agarwal, 6.Aishwariya Agarwal 7.Nikita Agarwal & 8.Sri Tilak Banskota.	Photocopy	Yes
20.	30.12.2022	Sanctioned Building Plan vide Order No. 711 duly approved by Matigara Panchayat Samity, in the name of 1.Sagarmatha Projects Private Limited represented by one of its director Sri Tilak Banskota,2. Sri Naresh Agarwal,3. Smt Shashi Agarwal, 4.Sri Rohit Agarwal, 5.Sri Rahul Agarwal, 6.Aishwariya Agarwal 7.Nikita Agarwal & 8.Sri Tilak Banskota.	Photocopy	Yes

5. a) Whether certified copy of all the documents are No.

*Chirag Agarwal*  
PARTNERS



**Partha S. Choudhury**  
(Advocate)  
SILIGURI BAR ASSOCIATION

Chamber:  
46, Girish Ghosh Sarani  
Hakimpura, Siliguri - 734001  
Tel.: 0353-2430630; Cell: 94341 74402  
advparthaschoudhury@gmail.com

Ref. No.: PC-

Dated: 27.07.2022

	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).	
	b) i) 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?	Not applicable.
	b) ii) Where the certified copies of the title documents are not available, the copy provided whether the total page numbers in the copy tally with the original produced. (In case original title deed is not produced for comparing with the certified or ordinary copies should be handled more diligently & cautiously).	Copy of the title document compared with the original.
6.	(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.
7.	(a) Property offered as security falls within the jurisdiction of which Sub-Registry Office?	Additional District Sub-Registrar, Bagdogra.
	(b) Whether it is possible to have registration of documents in respect of the property in question, at more than one office to Sub-Registrar / District Registrar / Registrar General. If so, Please name all such offices?	Yes, Additional District Sub-Registrar, Bagdogra; District Sub-Registrar, Darjeeling & Registrar of Assurance, Kolkata.
	(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.

8. Chain of the 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. And wherever Minor's interest or other clog on title is involved, search should be made for a further period, depending on the need for clearance of such clog on the Title.

In case of property offered as security for Loans 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).

Flow 1. From the documents produced before me and after scrutinized the documents it appears that one Smt Sabitri Gupta was the recorded owner of all that piece and parcel of land measuring 72 decimals, recorded in R.S. Khatian No. 8/1, Situated within Mouza Gourcharan, J.L. No. 81, Pargana Patharghata, P.S. Matigara, District Darjeeling.

One Smt Santi Devi Choudhury was also a recorded owner of all that piece and parcel of land measuring 71.5 decimals, recorded in R.S. Khatian No. 8/1, Situated within Mouza Gourcharan, J.L. No. 81, Pargana Patharghata, P.S. Matigara, District Darjeeling.

Being owner in such possession the above named Smt Sabitri Gupta had sold and transferred a

Chirag Agarwal



Ref. No.: PC-

Dated: 27.07.2022

piece and parcel of land measuring 70 decimals, appertaining to and forming part of R.S. Plot No. 54, 58 & 66, recorded in R.S. Khatian No. 8/1, situated within Mouza Gourcharan, J.L. No. 81, Pargana Patharghata, P.S. Matigara, District Darjeeling to and in favour of Sri Teluram Agarwal, Son of Late Umrawmal Agarwal by executing a deed of sale at the office of the Additional District Sub Registrar Bagdogra, and the same was recorded in Book No. I, CD Volume No. 3, pages from 2952 to 2962, being no. 1155 for the year 2008.

Being owner in such possession the above named Smt. Santi Devi Choudhury had sold and transferred a piece and parcel of land measuring 60 decimals, appertaining to and forming part of R.S. Plot No. 54 & 66, recorded in R.S. Khatian No. 8/1, situated within Mouza Gourcharan, J.L. No. 81, Pargana Patharghata, P.S. Matigara, District Darjeeling to and in favour of Sri Teluram Agarwal, Son of Late Umrawmal Agarwal by executing a deed of sale at the office of the Additional District Sub Registrar Bagdogra, and the same was recorded in Book No. I, CD Volume No. 16, pages from 4931 to 4941, being no. 5869 for the year 2008.

One Smt Sankari Roy, wife of Sri Parimal Roy had acquired a piece and parcel of land measuring 17 decimal, appertaining to and forming part of R.S. Plot No. 62, recorded in R.S. Khatian No. 99, situated within Mouza Gourcharan, J.L. No. 81, Pargana Patharghata, P.S. Matigara, District Darjeeling from Sri Balu Munda, Son of Late Khudia Munda (obtained permission to sell to a non tribal vide Memo No. 121(1/1/(3)B.C.W.- Project Dt. 08.09.2006 from revenue officer under chapter IIA of WBLR Act, 1955, Siliguri & Project officer cum DWO, Back Ward Classes Welfare, Siliguri) by virtue of a Sale deed executed at the office of the Additional District Sub Registrar Bagdogra and the same was recorded in Book No. I, being no. 6626 for the year 2006.

Being owner in such possession the above named Smt Sankari Roy, wife of Sri Parimal Roy had sold and transferred a piece and parcel of land measuring 17 Decimals, appertaining to and forming part of R.S. Plot No. 62, recorded in R.S. Khatian No. 99, situated within Mouza Gourcharan, J.L. No. 81, Pargana Patharghata, P.S. Matigara, District Darjeeling to and in favour of Sri Teluram Agarwal, Son of Late Umrawmal Agarwal by executing a deed of sale at the office of the Additional District Sub Registrar Bagdogra and the same was recorded in Book No. I, CD Volume No. 2, pages from 2235 to 2246, being no. 539 for the year 2012.

Being owner in such possession the above named Sri Teluram Agarwal, Son of Late Umrawmal Agarwal had sold and transferred a piece and parcel of land measuring 5.75 decimals, appertaining to and forming part of R.S. Plot No. 54, recorded in R.S. Khatian No. 8/1, situated within Mouza Gourcharan, J.L. No. 81, Pargana Patharghata, P.S. Matigara, District Darjeeling to and in favour of Sagarmatha Projects Private Limited represented by its directors Sri Tilak Banskota, Sri Naresh Agarwal & Sri Amar Chetry by executing a deed of sale at the office of the Additional District Sub Registrar Bagdogra, and the same was recorded in Book No. I, CD Volume No. 2, pages from 1251 to 1271, being no. 236 for the year 2015.

Being owner in such possession the above named Sri Teluram Agarwal, Son of Late Umrawmal Agarwal had sold and transferred a piece and parcel of land measuring 147.25 decimals, appertaining to and forming part of R.S. Plot No. 54, 59, 62 & 66 recorded in R.S. Khatian No. 8/1, situated within Mouza Gourcharan, J.L. No. 81, Pargana Patharghata, P.S. Matigara, District Darjeeling to and in favour of Sagarmatha Projects Private Limited represented by its directors Sri Tilak Banskota, Sri Naresh Agarwal & Sri Amar Chetry by executing a deed of sale at the office of the Additional District Sub Registrar Bagdogra, and the same was recorded in Book No. I, CD Volume No. 2, pages from 1251 to 1271, being no. 236 for the year 2015.

Being owner in such possession the above named Sagarmatha Projects Private Limited had mutated its aforesaid plot of land in the Record-of-Rights and thereafter separate khatian was opened in its name being L.R. Khatian No. 5443.

Now 2. Being owner in such possession Smt Passang Lama, wife of Tshering Topgyal Lama had acquired a piece and parcel of land measuring 15 Kathas, appertaining to and forming part of R.S. plot no. 54, recorded in R.S. Khatian No. 593, situated within Mouza Gourcharan, J.L. No. 81, Pargana Patharghata, P.S. Matigara, District Darjeeling from Sri Estephn Oraon, Son

*Chirag Agarwal*



Dt. No: PC-

Dated: 27.07.2022

of Late carlus Oraon by virtue of a sale deed executed at the office of the Additional District Sub Registrar Bagdogra and the same was recorded in Book No. I, being No. 6774 for the year 2006.

Being owner in such possession the above named Smt Passang Lama, wife of Tshering Topgyal Lama had sold and transferred a piece and parcel of land measuring 15 Kathas or 25 decimals, appertaining to and forming part of R.S. plot no.54, recorded in R.S Khatian No. 593, Situated within Mouza Gourcharan, J.L. No. 81, Pargana Patharghata, P.S. Matigara, District Darjeeling to and in favour of Sri Sanjay Kumar Agarwal, Sri Basudeo Adhikary, Sri Tilak Banskota, Sri Naresh Agarwal, Smt shashi agarwal, Sri Joy Agarwal & Smt Sulochana Goyal by executing a deed of sale at the office of the Additional District Sub Registrar Bagdogra and the same was recorded in Book No. I, Volume No. 0403-2016, pages from 136365 to 136393, being No. 6522 for the year 2016.

Flow 3. Being owner in such possession Smt Nyima Bhuti @Nyima Bhutia, wife of Sonam Wangchuk Bhutia @Sonam Wangchuk had acquired a piece and parcel of land measuring 15 Kathas, appertaining to and forming part of R.S. plot no.54, recorded in R.S Khatian No. 593, Situated within Mouza Gourcharan, J.L. No. 81, Pargana Patharghata, P.S. Matigara, District Darjeeling from Sri Estephn Oraon, Son of Late carlus Oraon by virtue of a sale deed executed at the office of the Additional District Sub Registrar Bagdogra and the same was recorded in Book No. I, being No. 6773 for the year 2006.

Being owner in such possession the above named Smt Nyima Bhuti @Nyima Bhutia, wife of Sonam Wangchuk Bhutia @Sonam Wangchuk had sold and transferred a piece and parcel of land measuring 15 Kathas or 25 decimals, appertaining to and forming part of R.S. plot no.54, recorded in R.S Khatian No. 593, Situated within Mouza Gourcharan, J.L. No. 81, Pargana Patharghata, P.S. Matigara, District Darjeeling to and in favour of Sri Sanjay Kumar Agarwal, Sri Basudeo Adhikary, Sri Tilak Banskota, Sri Naresh Agarwal, Smt shashi agarwal, Sri Joy Agarwal & Smt Sulochana Goyal by executing a deed of sale at the office of the Additional District Sub Registrar Bagdogra and the same was recorded in Book No. I, Volume No. 0403-2016, pages from 136365 to 136393, being No. 6521 for the year 2016.

Flow 4. One Sri Nicodin Oraon, Son of carlus Oraon was the recorded owner of land measuring recorded in R.S. khatian No. 594, Situated within Mouza Gourcharan, J.L. No. 81, Pargana Patharghata, P.S. Matigara, District Darjeeling.

Being owner in such possession the above named had sold and transferred a piece and parcel of land measuring 56 decimals, appertaining to and forming part of R.S. plot no.54, recorded in R.S Khatian No. 594, Situated within Mouza Gourcharan, J.L. No. 81, Pargana Patharghata, P.S. Matigara, District Darjeeling to and in favour of Sri Tenzing Gelek Lama, son of Sri Chamba lama by executing a deed of sale at the office of the Additional District Sub Registrar Bagdogra and the same was recorded in Book No. I, being no. 8719 for the year 2010.

Being owner in such possession the above named Sri Tenzing Gelek Lama, son of Sri Chamba lama had sold and transferred a piece and parcel of land measuring 56 decimals, appertaining to and forming part of R.S. plot no.54, recorded in R.S Khatian No. 594, Situated within Mouza Gourcharan, J.L. No. 81, Pargana Patharghata, P.S. Matigara, District Darjeeling to and in favour of Sri Sanjay Kumar Agarwal, Sri Basudeo Adhikary, Sri Tilak Banskota, Sri Naresh Agarwal, Smt shashi agarwal, Sri Joy Agarwal & Smt Sulochana Goyal by executing a deed of sale at the office of the Additional District Sub Registrar Bagdogra and the same was recorded in Book No. I, volume no. 0403-2016, pages from 136336 to 136364, being no. 6523 for the year 2016.

Being owner in such possession the above named Sri Sanjay Kumar Agarwal, Sri Basudeo Adhikary, Sri Joy Agarwal & Smt Sulochana Goyal had sold and transferred their 4/7th share of land measuring 32 Decimals appertaining to and forming part of R.S. plot no.54, recorded in R.S Khatian No. 594, Situated within Mouza Gourcharan, J.L. No. 81, Pargana Patharghata, P.S. Matigara, District Darjeeling to and in favour of Sri Rohit Agarwal, Sri Rahul Agarwal, Smt Aishwarya Agarwal & Smt Nikita Agarwal by executing a deed of sale at the office of the Additional District Sub Registrar Bagdogra and the same was recorded in Book

*Chirag Agarwal*  
SILIGURI BAR ASSOCIATION



Ref. No.: PC-

Dated: 27.07.2022

No. I, being no. 3532 for the year 2020.

Being owner in such possession the above named Sri Naresh Agarwal, Smt Shashi Agarwal, Sri Rohit Agarwal, Sri Rahul Agarwal, Aishwariya Agarwal, Nikita Agarwal & Sri Tilak Banskota had mutated their aforesaid plot of land in the Record-of-Rights and thereafter seven separate khatian was opened in their name being L.R. Khatian No. 6177, 6176, 6503, 6470, 6474, 6471 & 6178.

Being owner in such possession the above named 1. Sagarmatha Projects Private Limited represented by one of its director Sri Tilak Banskota, 2. Sri Naresh Agarwal, 3. Smt Shashi Agarwal, 4. Sri Rohit Agarwal, 5. Sri Rahul Agarwal, 6. Aishwariya Agarwal 7. Nikita Agarwal & 8. Sri Tilak Banskota had Amalgamate their plot of land measuring 261 Decimals, appertaining to R.S. Plot Nos. 54, recorded in R.S. Khatian Nos. 593, Situated within Mouza Gourcharan, J.L. No. 81, Pargana Patharghata, P.S. Matigara, District Darjeeling, by executing a Noterized Deed of Amalgamation dated 22.01.2021.

Being the owners in possession the above named Sagarmatha Projects Private Limited, decided to develop their entire aforesaid plot of land measuring 155 Decimals, appertaining to and forming part of R.S. Plot No. 54, 59, 62 & 66, Situated within Mouza Gourcharan, J.L. No. 81, Pargana Patharghata, P.S. Matigara, District Darjeeling, by constructing a B+G+8 storied and single storied residential building and as such have appointed Sagarmatha Ventures as Developer and had executed a Development Agreement in the office of the Additional District Sub Registrar, Bagdogra and the same was recorded in Book No. I, Volume No. 0403-2022, Pages from 80313 to 80332, being No. 2972 for the year 2022.

Being the owners in possession the above named Sri Naresh Agarwal, Smt Shashi Agarwal, Sri Rohit Agarwal, Sri Rahul Agarwal, Aishwariya Agarwal Nikita Agarwal & Sri Tilak Banskota, decided to develop their entire aforesaid plot of land measuring 106 Decimals, appertaining to and forming part of R.S. Plot No. 54, Situated within Mouza Gourcharan, J.L. No. 81, Pargana Patharghata, P.S. Matigara, District Darjeeling, by constructing a B+G+8 storied and single storied residential building and as such have appointed Sagarmatha Ventures as Developer and had executed a Development Agreement in the office of the Additional District Sub Registrar, Bagdogra and the same was recorded in Book No. I, Volume No. 0403-2022, Pages from 80333 to 80358, being No. 2971 for the year 2022.

Being owner in such possession the above named 1. Sagarmatha Projects Private Limited represented by one of its director Sri Tilak Banskota, 2. Sri Naresh Agarwal, 3. Smt Shashi Agarwal, 4. Sri Rohit Agarwal, 5. Sri Rahul Agarwal, 6. Aishwariya Agarwal 7. Nikita Agarwal & 8. Sri Tilak Banskota had jointly prepared a building plan to construct a B+G+8 storied and single storied residential building, vide Order No. 711 dated 30.12.2022 issued by Matigara Panchayat Samity.

9.	Nature of Title of the intended Mortgagor over the property (whether full ownership rights, Lease -hold rights, Occupancy / Possessory rights or Inam Holder or Govt. Grantee / Allottee etc.).	Absolute Ownership rights.
		No.
10.	If Lease-hold, whether:	Not Applicable.
	(a) Lease Deed is duly stamped and registered.	Not Applicable.
	(b) Lessee is permitted to mortgage the Lease -hold right.	Not Applicable.
	(c) Duration of the Lease / unexpired period of Lease.	Not Applicable.
	(d) If, a Sub- Lease, check the Lease deed in favour of Lessee as to whether Lease Deed permits Sub-leasing and mortgage by Sub-lessee also.	Not Applicable.
	(e) Whether the Lease -hold rights permits for the creation of any superstructure (if applicable)?	Not Applicable.



Ref. No.: PC-

Dated: 27.07.2022

	(f) Right to get renewal of the Lease - hold rights and nature thereof.	Not Applicable.
11.	If Govt. grant / allotment/ Lease -cum / Sale Agreement, whether: Grant / agreement etc. provides for alienable rights to the mortgagor with or without conditions. The mortgagor is competent to create charge on such property.	No. Not applicable. Not applicable.
	Whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	Not applicable.
12.	If occupancy right, whether: (a) Such right is heritable and transferable. (b) Mortgage can be created.	No. Not applicable. Not applicable.
13.	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.	There is no Minor's interest.
14.	If the property has been transferred by way of Gift / Settlement Deed, Whether: (a) The Gift / Settlement Deed is duly stamped and registered; (b) The Gift / Settlement Deed has been attested by 2 (Two) witnesses; (c) The Gift / Settlement Deed transfers the property to Donee; (d) Whether the Donee has accepted the Gift by signing the Gift / Settlement Deed or by a separated writing or by implication or by actions; (e) Whether there is any restriction on the Donor in executing the Gift/ Settlement Deed in question; (f) Whether the Donee is in possession of the gifted property; (g) Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person to join the creation of mortgage; (h) Any other aspect affecting the validity of the title passed through the Gift / Settlement Deed;	No. Not applicable. Not applicable. Not applicable. Not applicable. Not applicable. Not applicable. Not applicable.
15.	(a) In case of Partition / Family Settlement Deeds, whether the original deed is available for deposit. If not the modality / procedure to be followed to create a valid and enforceable mortgage. (b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share. (c) Whether the partition made is valid in law and the mortgagor has acquired a mortgage able title thereon. (d) In respect of partition by a decree of court, whether such decree has become final and all other conditions / formalities are completed / complied with. (e) 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?	No. Not applicable. Not applicable. Not applicable. Not applicable.
16.	Whether the title documents include any testamentary documents / wills? (a) In case of wills, whether the will is registered will or unregistered will?	No.



Ref. No.: PC-

Dated: 27.07.2022

	(b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent Court?	Not applicable.
	(c) Whether the property is mutated on the basis of will?	Not applicable.
	(d) Whether the original will is available?	Not applicable.
	(e) Whether the original Death Certificate of the Testator is available?	Not applicable.
	(f) What are the circumstances and / or documents to establish the will in question is the last and final will of the Testator? (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 reply on the will, availability of Mother / Original title deeds are to be explained).	Not applicable.
17.	(a) Whether the property is subject to any Wakf rights?	No.
	(b) Whether the property belongs to church / temple or any religious / other institutions having any restriction in creation of charges on such properties?	Not applicable.
	(c) Precautions / permissions, if any in respect of the above cases for creation of mortgage?	Not applicable.
18.	(a) Whether the property is a HUF/ Joint family property, 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.	No.
	(b) POA also comments on any other aspect which may adversely affect the validity of security in such cases?	Not applicable.
19.	(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?	Not applicable.
	(c) If so, additional precautions / permissions to be obtained for creation of valid mortgage?	Not applicable.
	(d) Requirements, if any for creation of mortgage as per the central / state laws applicable to the trust in the matter.	Not applicable.
20.	(a) If the property is Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage.	No.
	(b) In case of Agricultural property other relevant records / documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?	Not applicable.
	(c) In the case of Conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed / permission obtained.	As per conversion certificate the land classification is Housing Complex.
21.	Whether the property is affected by any local laws or other regulations having a bearing on the creation security (viz. Agricultural laws, weaker Sections, minorities, Land Laws, SEZ regulations, Coastal Zone Regulations, Environmental Clearance, etc.)	No, the property in question is not affected by any local laws or other regulations.
22.	(a) Whether the property is subject to any pending or proposed land acquisition proceedings?	There is no acquisition proceedings initiated against the immovable property.
	(b) Whether any search / enquiry is made with the Land	Yes, a search/ enquiry is made



**Partha S. Choudhury**  
(Advocate)

SILIGURI BAR ASSOCIATION

Ref. No.: PC-

46, Girish Ghosh Sarani  
Hakimpura, Siliguri - 734001  
Tel: 0353-2430630; Cell: 94341 74402  
advparthaschoudhury@gmail.com

Date: 27.07.2022

	Acquisition Office and the outcome of such search / enquiry.	
23.	(a) Whether the property is involved in or subject matter of any litigation which is pending or concluded? (b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement? (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.	with the B.L. & L.R.O. Matigara and there is no adverse report came out during my above search. No. Not applicable. No.
24.	(a) In case of Partnership firm, whether the property belongs to the firm and the Deed is properly registered. (b) Property belonging to Partners, whether thrown on hotchpots? Whether formalities for the same have been completed as per applicable laws? (c) Whether the person(s) creating mortgage has/ have authority to create mortgage for and on behalf of the firm.	Yes. Yes all the formalities for the same have been completed as per applicable laws. Not applicable.
25.	Whether the property belongs to a Limited Company, check the Borrowing powers, Board resolution, authorization to create mortgage/ execution of documents, Registration of any prior charges with the Company Registrar (ROC), Articles of Association/ provision for common seal etc. b) i) Whether the property (to be mortgaged) is purchased by the above Company from any other Company or Limited Liability Partnership (LLP) firm? Yes/ No. ii) 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)? iii) Whether the above search of charges reveals any prior charges/encumbrances, on the property (proposed to be mortgaged) created by the vendor company (seller)? iv) If the search reveals encumbrances / charges, whether such charges/encumbrances have been satisfied? Yes / No.	No. No. Not applicable. Not applicable. No.
26.	In case of Societies, Association, the required authority / power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws.	No.
27.	(a) Whether any POA is involved in the chain of title? (b) Whether the POA involved is one coupled with interest, i.e. a Development Agreement-cum-Power of Attorney. If so, POA 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.	No. Not applicable.

Chirag Agarwal



Def. No. 1 PC-

Dated: 27.07.2022

(c) In case the title documents is executed by the POA holder, POA clarify whether the POA involved is (i) one executed by the Builders viz. Companies / Firm / Individual or Proprietary concerns in favour of their Partners / Employees / Authorized Representatives to sign Flat Allotment Letters, NOC's, Agreement of Sale, Sale Deeds, etc. in favour of Buyers of Flats/Units (Builder's POA) or (ii) other type of POA (common POA).	Not applicable.
(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.	Not Applicable.
(e) In case of Common POA (i.e. POA other than Builder's POA). POA clarify the following clauses in respect of POA.	Not applicable.
i. Whether the original POA is verified and title investigation is done on the basis of original POA?	Not applicable.
ii. Whether the POA is a registered one?	Not applicable.
iii. Whether the POA is a special or general one?	Not applicable.
iv. Whether the POA contains a specific authority for execution of title document in question?	Not applicable.
(f) Whether the POA was in force and not revoked or had become invalid on the date of execution of the document in question? (POA clarify whether the same has been ascertained from the office of Sub-Registrar also?)	Not applicable.
(g) POA comment on the genuineness of POA?	Not applicable.
(h) The unequivocal opinion on the enforceability and validity of the POA?	Not applicable.
28. 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.
29. If the property is a Flat/ Apartment of residential/ commercial complex, check and comment on the following:-	Residential Apartment. Land owner themselves constructing the said apartment.
(a) Promoter's/ land owner's title to the land / building;	Not applicable.
(b) Development Agreement / Power of Attorney;	Not applicable.
(c) Extent of authority of the Developer / Builder;	Yes.
(d) Independent title verification of the Land and/ or building in question;	Not applicable.
(e) Agreement for Sale (duly registered);	The property is purchased by Borrower / Mortgagor, so the payment of proper stamp duty does not arise at present.
(f) Payment of proper stamp duty;	Not applicable.
(g) Requirement of registration of sale agreement, development agreement, POA, etc/	Not applicable.
(h) Approval of building Plan, permission of appropriate / local authority, etc.;	Not applicable.
(i) Conveyance in favour of Society / Condominium concerned;	Not applicable.
(j) Occupancy Certificate / allotment letter / Letter of possession;	Not applicable.
(k) Membership details in the Society etc.;	Not applicable.
(l) Share Certificate	Not applicable.



**S. Choudhury**  
(Advocate)  
SILIGURI BAR ASSOCIATION

**Chamber:**  
46, Girish Ghosh Sarani  
Hakimpura, Siliguri - 734001  
Tel: 0353-2430630; Cell: 94341 74402  
advparthaschoudhury@gmail.com

Def. No. 1 PC-

Date: 27.07.2022

(m) No Objection Letter from the Society?	The property-in-question is belongs to the Flat Owner/ Borrower/ Mortgagor, so no such letter is required from the Society.
(n) All legal requirements under the local / Municipal Laws, regarding ownership of Flats / Apartments / Building Regulations, Development Control Regulations, Co-Operative Societies' Laws etc.;	The Land is belongs to the 1.Sagarmatha Projects Private Limited represented by one of its director Sri Tilak Banskota, 2. Sri Naresh Agarwal, 3. Smt Shashi Agarwal, 4. Sri Rohit Agarwal, 5. Sri Rahul Agarwal, 6. Aishwariya Agarwal 7. Nikita Agarwal & 8. Sri Tilak Banskota, with fulfill of all legal requirements.
(o) Requirements, for noting the Bank charges on the records of the Housing Society, if any;	Not applicable.
(p) If the property is a vacant land and construction precautions, if any.	Construction work is in progress.
(q) Whether the numbering pattern of the units / Flats tally in all documents such as approved plan, agreement plan, etc.;	Yes.
30. 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 Encumbrances.
31. The period covered under the Encumbrances Certificate and the name of the person is whose favour the encumbrance is created and if so, satisfaction of charge, if any.	The period of encumbrances is 1991 to 2021 and the property is free from all encumbrances.
32. Details regarding Property Tax or Land Revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	Land Khazna is not yet provided
33. (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.	Not required.
34. Details of RTC extracts/Mutation extracts/Khata extracts pertaining to the property in question.	The property in question is already mutated in the name of present land owner namely 1.Sagarmatha Projects Private Limited represented by one of its director Sri Tilak Banskota, 2. Sri Naresh Agarwal, 3. Smt Shashi Agarwal, 4. Sri Rohit Agarwal, 5. Sri Rahul Agarwal, 6. Aishwariya Agarwal 7. Nikita Agarwal & 8. Sri Tilak Banskota.
35. Whether the name of Mortgagor is reflected as owner in the revenue / Municipal / Village records?	Panchayat Tax Receipt from Patharghata Gram Panchayat being Nos. 8953, 8952 & 8951 in the name of 1.Sagarmatha Projects Private Limited represented by one of its director Sri Tilak Banskota, 2. Sri Naresh Agarwal, 3. Smt Shashi Agarwal, 4. Sri Rohit Agarwal, 5. Sri Rahul Agarwal, 6. Aishwariya Agarwal 7. Nikita Agarwal & 8. Sri Tilak Banskota

IRMA VENTURES  
**Chirag Agarwal**  
PARTNERS



**Adv. S. Choudhury**  
(Advocate)  
SILIGURI BAR ASSOCIATION

**Chamber:**  
46, Girish Ghosh Sarani  
Hakimpara, Siliguri - 734001  
Tel.: 0353-2430630; Cell: 94341 74402  
advparthaschoudhury@gmail.com

Ref. No: PC-

Date: 27.07.2022

66.	(a) Whether the property offered as security is clearly demarcated?	Yes.
	(b) Whether the demarcation / Partition of the property is legally valid?	Yes.
	(c) Whether the property has clear access as per documents? (The Property should be legally accessible through normal carriers to transport goods to factories/houses, as the case may be)	Yes.
7.	Whether the property can be identified from the following documents and discrepancy / doubtful circumstances, if any revealed on such scrutiny? (a) Documents in relation to Electricity connection; (b) Documents in relation to Water Connection; (c) Document in relation to Sales Tax registration, if any applicable; (d) Other utility bills, if any;	Not Applicable. Not Applicable. Not Applicable. Not Applicable.
38.	In respect of the boundaries of the property, whether there is a difference / discrepancy in any of the title documents or any other documents (such as valuation report, utility bills, etc.) or the actual current boundary? If so, Please elaborate / comment on the same.	No, there is no difference / discrepancy, and the said total land is butted and bounded by North : Nischintapur Tea Estate, South : 4200 MM Wide Kutcha Road, by East : Land of Balu Munda & others plot, by West : Patharghata Road.
39.	If the valuation report and / or approved / sanctioned plans are made available, Please comments on the same including the comments on the description and boundaries of the property on the said document and that in the title deeds. (If the valuation report and / or approved plan are not available at the time of preparation of TIR, Please provide these comments subsequently, on making the same available to the Advocate).	There is Sanctioned Building Plan wide order no. 711 dated 30.12.2022, duly approved by Matigara Panchayat Samity, in the name of 1.Sagarmatha Projects Private Limited represented by one of its director Sri Tilak Banskota, 2. Sri Naresh Agarwal, 3. Smt Shashi Agarwal, 4.Sri Rohit Agarwal, 5.Sri Rahul Agarwal, 6.Aishwariya Agarwal 7.Nikita Agarwal & 8.Sri Tilak Banskota, was produce.
40.	Any bar / restriction for creation of mortgage under any local or special enactments, details of proper registration of documents, payment of proper stamp duty etc.	There is no bar / restriction for creation of mortgage.
41.	Whether the Bank will be able to enforce SARFESI Act, if required against the property offered as security? Property is SARFAESI compliant (Y/N)	Yes. Yes.
42.	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.
43.	Whether the governing law / constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if any to be taken in such cases.	Not Applicable.
44.	Additional Aspects relevant for investigation of title as per local laws.	No.
45.	Additional Suggestions, if any to safeguard the interest of Bank / Ensuring the perfection of security.	No.
46.	The specific persons who are required to create	Prospective purchasers of

*Churag Agarwal*  
PARTNERS



**Partha S. Choudhury**  
(Advocate)  
SILIGURI BAR ASSOCIATION

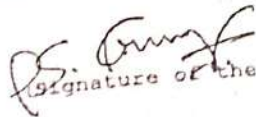
**Chamber 2**  
46, Girish Ghosh Sarani  
Hakimpura, Siliguri - 734001  
Tel: 0353-2430630; Cell: 94341 74402  
advparthaschoudhury@gmail.com

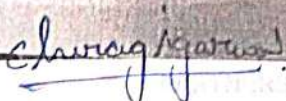
Ref. No.: PC-

Dated: 27.07.2022

	mortgage / to deposit documents creating mortgage.	residential flats intending to take HBL from SBI.
47.	Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act, 2016? Y/N.	No.
	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.
	Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?	Does Not arise.
	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.

Place : Siliguri.

  
Signature of the Advocate.





Dated: 27.07.2022

Annexure - C

CERTIFICATE OF TITLE

- i) I have examined the Original Title Deed deposited relating to the Schedule property/(ies) and offered as security by way of Equitable Mortgage and that the documents of title referred to in the opinion are valid evidence of right, title and interest and that if the said Equitable Mortgage is created, it will satisfy the requirements of creation of Equitable Mortgage and I further certify that:
- ii) 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.
- iii) 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, Land and Land Reforms Offices. 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.
- iv) Following scrutiny of Land Records/ Revenue Records, I hereby certify the genuineness of the Title Deeds. Suspicious/ Doubt, if any, has been clarified by making necessary enquiries.
- v) There are no prior mortgage/ charges/ encumbrances whatsoever, as could be seen from the Encumbrance Certificate for the period from 1991 to 2021 pertaining to the immovable property/ (ies) covered by above said Title Deeds. The property is free from all encumbrances.
- vi) 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.
- vii) Minor/ (s) and his/ their interest in the property/(ies) is to the extent of NIL (Specify the share of the Minor with Name).
- viii) The Mortgage if created will be available to the Bank for the Liability of the intending Borrower's, who wants to purchase the flat/flats/units from 1.Sagarmatha Projects Private Limited represented by one of its director Sri Tilak Banskota, 2. Sri Naresh Agarwal, 3. Smt Shashi Agarwal, 4.Sri Rohit Agarwal, 5.Sri Rahul Agarwal, 6.Aishwariya Agarwal 7.Nikita Agarwal & 8.Sri Tilak Banskota, having its office at Mangal Pandey Road, Khal Para, P.O. Siliguri Bazar & P.S. Siliguri, District Darjeeling (W.B.).
- ix) I certify that 1.Sagarmatha Projects Private Limited represented by one of its director Sri Tilak Banskota, 2. Sri Naresh Agarwal, 3. Smt Shashi Agarwal, 4.Sri Rohit Agarwal, 5.Sri Rahul Agarwal, 6.Aishwariya Agarwal 7.Nikita Agarwal & 8.Sri Tilak Banskota, having its office at Mangal Pandey Road, Khal Para, P.O. Siliguri Bazar & P.S. Siliguri, District Darjeeling (W.B.), have absolute, clear and marketable title over the schedule property/(ies). I further certify that the above title deed/s is / are genuine and a valid mortgage can be created and the said mortgage would be enforceable.

In case of creation of Mortgage by deposit of Title Deeds, I certify that the deposit of following Title Deeds / Documents would create a valid and enforceable mortgage: -



Ref. No. 1 PC-

Date: 27.07.2022

- i) Original Registered Deed of Sale in the name of intending Purchaser/s.  
iii) Original Panchayat Tax deposit by the intending Purchaser/s (deposit after purchase).  
For office copy the Bank should ask for following documents:-1.

- I. Original Development Agreement being no.2972 for the year 2022 recorded in Book no.I, Volume no.0403-2022, pages from 80313 to 80332 registered at the office of the Additional District Sub Registrar Bagdogra, in the name of Sagarmatha Projects Private Limited and Sagarmatha Ventures.
- II. Original Development Agreement being no.2971 for the year 2022 recorded in Book no.I, Volume no.0403-2022, pages from 80333 to 80358 registered at the office of the Additional District Sub Registrar Bagdogra, in the name of Sri Tilak Banskota, Sri Naresh Agarwal, Sri Shashi Agarwal, Sri Rohit Agarwal, Sri Rahul Agarwal, Mrs Aishwarya Agarwal, Mrs Nikita Agarwal and Sagarmatha Ventures.
- III. Original Amalgamation Deed of 2021 in the name of 1.Sagarmatha Projects Private Limited represented by one of its director Sri Tilak Banskota, 2. Sri Naresh Agarwal, 3. Smt Shashi Agarwal, 4. Sri Rohit Agarwal, 5. Sri Rahul Agarwal, 6. Aishwariya Agarwal 7. Nikita Agarwal & 8. Sri Tilak Banskota.
- IV. Original Deed of Sale No. I-3532 for the year of 2020 recorded in Book No. I, Volume No. 0403-2016 Pages from 136394 to 136422 registered at the office of the Additional District Sub Registrar Bagdogra, in the name of Sri Rohit Agarwal, Sri Rahul Agarwal, Mrs Aishwarya Agarwal & Mrs Nikita Agarwal..
- V. Original Deed of Sale No. I-6523 for the year 2016 recorded in Book No. I, Volume No. 0403-2016, Pages from 136336 to 136364 registered at the office of the Additional District Sub Registrar Bagdogra, in the name of Sri Sanjay Kumar Agarwal, Sri Basudeo Adhikary, Sri Tilak Banskota, Sri Naresh Agarwal, Smt Shashi Agarwal, Sri Joy Agarwal & Smt Sulochana Goyal.
- VI. Original Deed of Gift No. I-6521 for the year of 2016 recorded in Book No. I and the same was registered at the office of the then Additional District Sub Registrar Siliguri II at Bagdogra, in the name of Sri Sanjay Kumar Agarwal, Sri Basudeo Adhikary, Sri Tilak Banskota, Sri Naresh Agarwal, Smt Shashi Agarwal, Sri Joy Agarwal & Smt Sulochana Goyal.
- VII. Original Deed of Sale No. I-6522 for the year of 2016 recorded in Book No. I Volume No. 0403-2016 Pages from 136365 to 136393 and the same was registered at the office of the Additional District Sub Registrar Bagdogra, in the name of Sri Sanjay Kumar Agarwal, Sri Basudeo Adhikary, Sri Tilak Banskota, Sri Naresh Agarwal, Smt Shashi Agarwal, Sri Joy Agarwal & Smt Sulochana Goyal.
- VIII. Original Deed of Sale No. I-236 for the year of 2015 recorded in Book No. I, CD Volume No. 2 Pages from 1251 to 1271 and the same was registered at the office of the Additional District Sub Registrar Bagdogra, in the name of Sagarmatha Projects Private Limited.
- IX. Original Deed of Sale No. I-286 for the year of 2015 recorded in Book No. I, CD Volume No. 2 Pages from 2057 to 2078 and the same was registered at the office of the Additional District Sub Registrar Bagdogra, in the name of Sagarmatha Projects Private Limited.
- X. Original L.R. Khatian being no.5443 in the name of Sagarmatha Projects Private Limited.

Page 18 of 20

Page 1 of 20

*Chirag Agarwal*  
RTNERS



**S. Choudhury**  
(Advocate)  
SILIGURI BAR ASSOCIATION

46, Girish Ghosh Sarani  
Hakimpura, Siliguri - 734001  
Tel: 0353-2430630; Cell: 94341 74402  
advparthaschoudhury@gmail.com

Dated: 27.07.2022

- xi. Original L.R. Khatian being no. 6178 in the name of Sri Tilak Banskota.
- xii. Original L.R. Khatian being no. 6177 in the name of Sri Narosh Agarwal.
- xiii. Original L.R. Khatian being no. 6176 in the name of Smt Shashi Agarwal.
- xiv. Original L.R. Khatian being no. 6503 in the name of Sri Rohit Agarwal.
- xv. Original L.R. Khatian being no. 6470 in the name of Sri Rahul Agarwal.
- xvi. Original L.R. Khatian being no. 6474 in the name of Sri Aishwariya Agarwal.
- xvii. Original L.R. Khatian being no. 6471 in the name of Smt Nikita Agarwal.
- xviii. Original upto date Panchayat Tax Receipt from Patharghata Gram Panchayat in the name of Sri Tilak Banskota & Others;
- xix. Original upto date Land Khazna Receipt in the name of Sri Tilak Banskota & Others;
- xx. Original L.U.C.C. vide Memo No. 5971/SJDA, in the name of 1. Sagarmatha Projects Private Limited represented by one of its director Sri Tilak Banskota, 2. Sri Narosh Agarwal, 3. Smt Shashi Agarwal, 4. Sri Rohit Agarwal, 5. Sri Rahul Agarwal, 6. Aishwariya Agarwal 7. Nikita Agarwal & 8. Sri Tilak Banskota;
- xxi. Photocopy of Sanctioned Building Plan vide Order No. 711 duly approved by Matigara Panchayat Samity, in the name of 1. Sagarmatha Projects Private Limited represented by one of its director Sri Tilak Banskota, 2. Sri Narosh Agarwal, 3. Smt Shashi Agarwal, 4. Sri Rohit Agarwal, 5. Sri Rahul Agarwal, 6. Aishwariya Agarwal 7. Nikita Agarwal & 8. Sri Tilak Banskota;
- xxii. Photocopy of Deed of Sale No. I-539 for the year of 2012 recorded in Book No. I, CD Volume No. 2 Pages from 2235 to 2246 and the same was registered at the office of the Additional District Sub Registrar Bagdogra, in the name of Sri Teluram Agarwal;
- xxiii. Photocopy of Deed of Sale No. I-1155 for the year of 2008 and the same was registered at the office of the Additional District Sub Registrar Bagdogra, in the name of Sri Teluram Agarwal.
- xxiv. Photocopy of Deed of Sale No. I-5869 for the year of 2008 recorded in Book No. I, CD Volume No. 16 Pages from 4931 to 4941 and the same was registered at the office of the Additional District Sub Registrar Bagdogra, in the name of Sri Teluram Agarwal.
- xxv. Photocopy of Deed of Sale No. I-8719 for the year of 2010 and the same was registered at the office of the Additional District Sub Registrar Bagdogra, in the name of Tenzing Gelek Lama.
- xxvi. Photocopy of Deed of Sale No. I-6773 for the year of 2006 and the same was registered at the office of the Additional District Sub Registrar Bagdogra, in the name of Smt Nyima Bhuti.
- xxvii. Photocopy of R.S. Khatian being no. 593 in the name of Estephen Oraon.
- xxviii. Photocopy of R.S. Khatian being no. 594 in the name of Nicodin Oraon.
- xxix. Photocopy of R.S. Khatian being no. 8/1 in the name of Smt Sabitri Gupta & Smt Santi Devi Choudhury.

Page 19 of 20

Page 1 of 20



**S. Choudhury**  
(Advocate)  
SILIGURI BAR ASSOCIATION

Chamber:  
46, Girish Ghosh Sarani  
Hakimpura, Siliguri - 734001  
Tel.: 0353-2430630; Cell: 94341 74402  
advparthaschoudhury@gmail.com

Dated: 27.07.2022

- xxx. There are no legal impediments for creation of the Mortgage under any applicable Law / Rules in force.
- xxxi. It is certified that the property is SARFESI complaint.


(As per project of "Sagarmatha Ventures")  
SCHEDULE - X

All that piece or parcel of Land measuring 261 Decimals, appertaining to R.S. Plot Nos. 54, 59, 62 & 66, comprised in L.R. Plot No. 65, recorded in R.S. Khatian Nos. 593 & 594, corresponding to L.R. Khatian No. 5443, 6177, 6176, 6503, 6470, 6474, 6471 & 6178 Situated within Mouza Gourcharan, J.L. No. 81, Pargana Patharghata, P.S. Matigara, District Darjeeling.

The said total land is butted and bounded as follows :-

- North : Nischintapur Tea Estate,  
South : 4200 MM Wide Kutcha Road,  
East : Land of Balu Munda & others plot,  
West : Patharghata Road.

Place : Siliguri

  
Signature of the Advocate.