

Dilip Kumar Ray

M.Com; LL.B; Advocate.

District & Sessions Judges' Court, Krishnagar, Nadia
Ex-panel Lawyer of Bangiya Gramin Vikash Bank,
State Bank of India, National Insurance Co. Ltd.,
United India Insurance Co. Ltd.,
Ex-P.T. Lecturer of Shantipur College

Resi:- Sutragrah, 2, Lankapara Lane
P.O. & P.S. Shantipur, Nadia
Office :- Bar Library Judges' Court
P.O. Krishnagar, Nadia
Ph. No. 03472 - 278842
Mob.:- 9735722458

Ref. No.

Date : 17.04.2019

ANNEXURE - B : Report of Investigation of Title in respect of immovable Property.

(All columns/items are to be completed/commented by the panel advocate)

1.	a) Name of the Branch/Business Unit/Office seeking opinion.	Ranaghat Branch
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	Nil
	c) Name of the Borrower.	Sri Sanjoy Kumar Kundu
2.	a) Name of the unit/concern/company/person offering the property/(ies) as security.	Sri Sanjoy Kumar Kundu
	b) Constitution of the unit/concern/person/body/authority offering the property for creation of charge.	Person
	c) State as to under what capacity is security offered (whether as joint applicant or Borrower or as guarantor, etc.)	Borrower
3.	Complete or full description of the immovable property/(ies) offered as security including the following details.	
	(a) Survey No.	Mouza 155 Ranaghat, Khatian No. R.S. 2258, 4935, L.R. 38938, Plot No. R.S. 1852, L.R. 5388.
	(b) Door/House No. (in case of house property).	7
	(c) Extent/area including plinth/built up area in case of house property.	0.09 Acres
	(d) Location like name of the place, Village, City, registration, Sub-District, etc. Boundaries	7 No. Siddhanta Para Lane, P.O., P.S. and Registration office Ranaghat under Ranaghat Municipality, Dist. Nadia. Mentioned in the report of title
4.	a) Particulars of the documents scrutinized-serially and chronologically.	Yes

Dilip Kumar Ray
Dilip Kr. Ray 17.04.2019
M.Com, L.L.B, Advocate
Krishnagar Judges' Court
Po - Krishnagar, Dist. - Nadia, W.B

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	b) Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified. Note : Only originals or certified extracts from the registering/land/revenue/other authorities be examined.																					
	<table border="1"><thead><tr><th>Sl. No.</th><th>Date</th><th>Name/Nature of the Document</th><th>Original/ certified copy/certified extract/photocopy, etc.</th><th>In case of copies, whether the original was scrutinized by the Advocate.</th></tr></thead><tbody><tr><td>1.</td><td>04.06.1958</td><td>Sale</td><td>Xerox copy of deed</td><td>No</td></tr><tr><td>2.</td><td>18.06.1958</td><td>Sale</td><td>Xerox copy of deed</td><td>No</td></tr><tr><td>3.</td><td>20.04.2010</td><td>Sale</td><td>Original sale deed</td><td>Yes</td></tr></tbody></table>	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.	04.06.1958	Sale	Xerox copy of deed	No	2.	18.06.1958	Sale	Xerox copy of deed	No	3.	20.04.2010	Sale	Original sale deed	Yes	
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.	04.06.1958	Sale	Xerox copy of deed	No																		
2.	18.06.1958	Sale	Xerox copy of deed	No																		
3.	20.04.2010	Sale	Original sale deed	Yes																		
5.	Whether certified copy of all title documents are obtained from the relevant sub-registrar office and compared with the documents made available by the proposed mortgagor? (Please also enclose all such certified copies and relevant fee receipts along with the TIR.)	No																				
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?	No																				
	b) If such online/computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.	No																				
	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?	Impossible																				
7.	a) Property offered as security falls within the jurisdiction of which sub-registrar office?	A.D.S.R. Ranaghat																				
	b) Whether it is possible to have registration of documents in respect of the property in question, at more than one office of sub-registrar/district registrar/registrar - general. If so, please name all such offices?	A.D.S.R. Ranaghat D.S.R. Krishnagar, R.A. Kolkata.																				
	c) Whether search has been made at all the offices named at (b) above?	Yes																				

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	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 (As per receipts of Registration office)
8.	Chain of title tracing the title from the oldest title deed to the latest title deed establishing title of the property in question from the predecessors in title/interest to the current title holder. 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)	Mentioned in title report
9.	Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or Inam Holder or Govt. Grantee/Allottee etc.)	Ownership rights
10.	If leasehold, whether :	Does not arise
	a) Lease Deed is duly stamped and registered	
	b) Lessee is permitted to mortgage the Leasehold right,	
	c) duration of the Lease/unexpired period of lease,	
	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.	
	e) Whether the leasehold rights permits for the creation of any Superstructure (if applicable) ?	
	f) Right to get renewal of the leasehold rights and nature thereof.	
11.	If Govt. grant/allotment/Lease-cum/Sale Agreement, whether;	Does not arise
	grant/agreement etc. provides for alienable rights to the mortgagor with or without conditions,	Does not arise
	the mortgagor is competent to create charge on such property,	Does not arise
	whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	No

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12.	If occupancy right, whether; a) Such right is heritable and transferable, b) Mortgage can be created.	Does not arise
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.	Does not arise
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 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.	Does not arise
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 mortgageable 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.	Does not arise Does not arise Does not arise Does not arise

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Dilip K. Ray
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	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?	Does not arise
16.	Whether the title documents include any testamentary documents/Wills ? a) In case of wills, whether the will is registered will or unregistered will ? b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court ? c) Whether the property is mutated on the basis of will ? d) Whether the original will is available ? e) Whether the original death certificate of the testator is available ? 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 rely on the will, availability of Mother/ Original title deeds are to be explained.)	Does not arise
17.	a) Whether the property is subject to any wakf rights?	Does not arise
	b) Whether the property belongs to church/temple or any religious/other institutions having any restriction in creation of charges on such properties?	Does not arise
	c) Precautions/permissions, if any in respect of the above cases for creation of mortgage?	Does not arise
18.	a) Where 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.	Does not arise
	b) Please also comment on any other aspect which may adversely affect the validity of security in such cases?	Does not arise

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19.	a) Whether the property belongs to any trust or is subject to the rights of any trust?	Does not arise
	b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?	Does not arise
	c) If so additional precautions/permissions to be obtained for creation of valid mortgage?	Does not arise
	d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	Does not arise
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.	Does not arise
	b) In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?	Does not arise
	c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained.	Does not arise
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, Costal Zone Regulations, Environmental Clearance, etc.)	Does not arise
22.	a) Whether the property is subject to any pending or proposed land acquisition proceedings?	Does not arise
	b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry.	Yes (No adverse is found)
23.	a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?	No (As per information Slips of Court)
	b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement ?	Does not arise

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	c) Whether the title documents have any court seal/markings which points out any litigation/attachment/security to court in respect of the property in question? In such case please comment on such seal/markings.	Does not arise
24.	a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.	Does not arise
	b) Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	Does not arise
	c) Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm.	Does not arise
25.	Whether the property belongs to a Limited Company, check the Borrowing powers, Board resolution, authorisation to create mortgage/exccution of documents, Registration of any prior charges with the Company Registrar (ROC), Articles of Association/provision for common seal etc.	Does not arise
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.	Does not arise
27.	a) Whether any POA is involved in the chain of title?	Does not arise
	b) Whether the POA involved is one coupled with interest, i.e. a Development Agreement-cum-Power of Attorney. If so, please clarify whether the same is a registered document and hence it has created an interest in favour of the builder/developer and as such is irrevocable as per law.	Does not arise
	c) In case the title document is executed by the POA holder, please clarify whether the POA involved is (i) one executed by the Builders viz, Companies/Firms/Individual or Proprietary Concerns in favour of their Partners/Employees/Authorized Representatives to sign Flat Allotment Letters, NOCs,	Does not arise

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	Agreements of Sale, Sale Deeds, etc. in favour of buyers of flats/units (Builder's POA) or (ii) other type of POA (Common POA).	
	d) In case of Builder's POA, whether a certified copy of POA is available and the same been verified/compared with the original POA.	Does not arise
	e) In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA.	Does not arise
	i. Whether the original POA is verified and the title investigation is done on the basis of original POA? ii. Whether the POA is a registered one ? iii. Whether the POA is a special or general one ? iv. Whether the POA contains a specific authority for execution of title document in question ?	
	f) Whether the POA was in force and not revoked or had become invalid on the date of execution of the document in question? (Please clarify whether the same has been ascertained from the office of sub-registrar also?)	Does not arise
	g) Please comment on the genuineness of POA?	Does not arise
	h) The unequivocal opinion on the enforceability and validity of the POA?	Does not arise
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.	Does not arise
29.	If the property is a flat/apartment or residential/commercial complex, check and comment on the following : a) Promoter's/Land owner's title to the land/building; b) Development Agreement/Power of Attorney; c) Extent of authority of the Developer/builder; d) Independent title verification of the land and/or building in question;	Residential Does not arise Does not arise Does not arise Does not arise

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	<p>e) Agreement for sale (duly registered);</p> <p>f) Payment of proper stamp duty;</p> <p>g) Requirement of registration of sale agreement, development agreement, POA, etc.;</p> <p>h) Approval of building plan, permission of appropriate/ local authority, etc.;</p> <p>i) Conveyance in favour of Society/Condominium concerned;</p> <p>j) Occupancy Certificate/Allotment Letter/Letter of Possession;</p> <p>k) Membership details in the Society etc.;</p> <p>l) Share Certificate;</p> <p>m) No Objection certificate Letter from the Society;</p> <p>n) All legal requirements under the local/Municipal laws, regarding ownership of flats/Apartments/Building Regulation, Development Control Regulations, Co-operative Societies' Laws etc.</p> <p>o) Requirements, for noting the Bank charges on the records of the Housing Society, if any;</p> <p>p) If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any.</p> <p>q) Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.</p>	<p>Does not arise</p> <p>Does not arise</p> <p>Does not arise</p> <p>Does not arise</p> <p>Does not arise</p> <p>L.R. R.O.R. and Tax receipt</p> <p>Does not arise</p> <p>Does not arise</p> <p>Does not arise</p> <p>Does not arise</p> <p>Does not arise</p> <p>Does not arise</p> <p>Does not arise</p> <p>Does not arise</p>
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
31.	The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge, if any.	A.D.S.R., D.S.R., RA for 30 years 1990 to 2019; and in the Court of the Civil Judge Sr. Divn. and 1st Civil Judge Jr. Divn. Ranaghat, for 12 years. Sri Sanjoy Kumar Kundu

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32.	Details regarding property tax or land revenue or other statutory dues paid / payable as on date and if not paid, what remedy ?	Paid upto date
33.	a) Urban land celling clearance, whether required and if so, details thereon. b) whether No Objection Certificate under the Income Tax Act is required/obtained.	No No
34.	Details of RTC extracts/mutation extracts/katha extracts pertaining to the property in question.	Mentioned in the title report
35.	Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records?	Yes
36.	a) Whether the property offered as security is clearly demarcated? b) Whether the demarcation/partition of the property is legally valid? c) Whether the property has clear access as per documents?	Yes Yes Yes
37.	Whether the property can be identified from the following documents, and discrepancy/doubtful circumstances, if any revealed on such scrutiny? a) Document in relation to electricity connection; b) Document in relation to water connection; c) Document in relation to Sales Tax Registration, if any applicable; d) Other utility bills, if any.	Yes Yes No No
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.	Not yet found.

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39.	If the valuation report and/or approved/sanctioned plans are made available, please comment 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.)	Not yet available.
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.	No
41.	Whether the Bank will be able to enforce SARFESI Act, if required against the property offered as security?	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.	Does not arise
44.	Additional aspects relevant for investigation of title as per local laws.	Does not arise
45.	Additional suggestions, if any to safeguard the interest of Bank/ensuring the perfection of security.	Does not arise
46.	The specific persons who are required to create mortgage/ to deposit documents creating mortgage.	Sri Sanjoy Kumar Kundu

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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 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

Note : In case separate sheets are required, the same may be used, signed and annexed.

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Dilip Kumar Ray
Signature of the Advocate
Dilip Kr. Ray 17.04.2019
M.Com, L.L.B. Advocate
Krishnagar Judges' Court
P.O. - Krishnagar, Dist. - Nadia. W. B.

Dilip Kumar Ray

M.Com; LL.B; Advocate.

District & Sessions Judges' Court, Krishnagar, Nadia
Empanel Lawyer of Bangiya Gramin Vikash Bank,
State Bank of India, National Insurance Co. Ltd.,
United India Insurance Co. Ltd.,
Ex-P.T. Lecturer of Shantipur College

Resi:- Sutragrah, 2, Lankapara Lane
P.O. & P.S. Shantipur, Nadia
Office :- Bar Library Judges' Court
P.O. Krishnagar, Nadia
Ph. No. 03472 - 278842
Mob.:- 9735722458

Ref. No.

Date : 17.04.2019

Annexure - C : Certificate of title

I have examined the Original Title Deeds intended to be deposited relating to the schedule property and offered as security by way 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 : Sri Sanjoy Kumar Kundu S/o Sri Ranjan Kumar Kundu, of 7, Siddhanta Para Lane, P.O. & P.S. Ranaghat, Dist. Nadia has acquired a valid, clear and marketable title to the property in schedule and the said property is free from all encumbrances and attachments as per searching receipts issued by Registration offices and also as per court information slips and the Bank can accept the property in mortgage as good enforceable security.

2. I have examined the Documents in detail, taking into account all the Guidelines in the check list vide Annexure-B and the other relevant factors.

3. I confirm having made a search in the Land/Revenue records. I also confirm having verified and checked the records of the relevant Government Offices,/Sub-Registrar(s) Office(s), Revenue Records, Municipal/Panchayat Office, Land Acquisition Office, Registrar of Companies Office, Wakf Board. I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage. I am liable/responsible, if any loss is caused to the Bank due to negligence on my part or by my agent in making search.

4. Following scrutiny of Land Records/Revenue Records and relative Title Deeds, certified copies of such title deeds obtained from the concerned registrar office and encumbrance certificate (EC), I hereby certify the genuineness of the Title Deeds. Suspicious/Doubt, if any, has been clarified by making necessary enquiries.

5. There are no prior Mortgage/Charges/Encumbrances whatsoever as could be seen from the Encumbrances Certificate for the period from 1990 to 2019 pertaining to the Immovable Property covered by above said title Deed. The property is free from all Encumbrances.

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

Dilip Kumar Ray
Dilip Kr. Ray 17.04.2019.
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Ref. No.

(2)

Date : 17.04.2019

7. Minor(s) and his/their interest in the property is to extent of
8. The Mortgage if created, will be available to the Bank for the Liability of the Intending Borrower, Sri Sanjoy Kumar Kundu has an absolute, clear and Marketable title over the Schedule property. I further certify that the above title deeds are genuine and a valid mortgage can be created and the said Mortgage would be enforceable.
9. I certify that Sri Sanjoy Kumar Kundu has an absolute, clear and Marketable title over the Schedule property. I further certify that the above title deeds are genuine and a valid mortgage can be created and the said Mortgage would be enforceable.
10. In case of creation of Mortgage by Deposit of Title Deeds, I certify that the deposit of following title deeds/documents would create a valid and enforceable mortgage :
- (a) Xerox copy of sale deed being No. 6599 for the year 1958, dated 04.06.1958.
- (b) Xerox copy of sale deed being No. 6464 for the year 1958, dated 18.06.1958.
- (c) Original deed of Sale being No. 2199 for the year 2010, dated 20.04.2010.
- (d) L.R. R.O.R.
- (e) Rent receipt.
- (f) Municipal Tax receipt.
11. There are no legal impediments for creation of the mortgage under any applicable law / rules in force.

:- Schedule of the Property/ies :-

Mentioned in title report.

Place :- Ranaghat, Nadia.

Date :- 17.04.2019

Dilip Kumar Ray
Signature of Advocate
Dilip Kr. Ray 17.04.2019.
M.Com, L.L.B. Advocate
Krishnagar Judges' Court
P.O - Krishnagar, Dist. - Nadia, W.B

Dilip Kumar Ray

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Ex-P.T. Lecturer of Shantipur College

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Ph. No. 03472 - 278842
Mob.:- 9735722458

Ref. No.

Date : 17.04.2019

REPORT ON TITLE

To

The Chief Manager

State Bank of India

Ranaghat Branch, P.O. & P.S. Ranaghat, Dist. Nadia

Respected Sir,

Ref.:- INVESTIGATION OF TITLE IN RESPECT
OF THE PROPERTY OF SRI SANJOY KUMAR
KUNDU, S/O SRI RANJAN KUMAR KUNDU
SITUATED AT J.L. NO. 155 MOUZA RANAGHAT,
UNDER RANAGHAT MUNICIPALITY, WARD NO.
6 BEING HOLDING NO. 7, OF SIDDHANTA PARA
LANE, P.O. RANAGHAT, AREA OF LAND MEA-
SURING 0.09 ACRES. UNDER P.S. RANAGHAT,
A.D.S.R. RANAGHAT, DIST. NADIA.

CHAIN OF TITLE, SEARCH REPORT & LEGAL OPINION

As requested I have conducted necessary investigation of the Title and Searches in respect of the below mentioned property of Sri Sanjoy Kumar Kundu and I do hereby certify that :-

CHAIN OF TITLE :

1. That in the District of Nadia P.S. Ranaghat, J.L. No. 155 Mouza Rahaghat, R.S. Kh. No. 2254, 4935, R.S. Plot No. 1852, measuring an area 0.04 Acres belongs to the Sri Santosh Kumar Bandyopadhyay.
2. That in the District of Nadia P.S. Ranaghat, J.L. No. 155 Mouza Rahaghat, R.S. Kh. No. 2254, R.S. Plot No. 1852, measuring an area 0.0575 Acres belongs to the Sri Phani Bhusan Biswas.
3. That on 04.06.1958 the said Sri Santosh Kumar Bandyopadhyay executed a deed of sale to Sri Ram Narayan Ghosal in the office of the 3rd Joint Sub-Registrar, Ranaghat, Dist Nadia, measur-

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Dilip Kr. Ray
M.Com, L.L.B. Advocate
Krishnagar Judges' Court
P.O. - Krishnagar, Dist. - Nadia W.B.

17.04.2019

Dilip Kumar Ray

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Ref. No.

(2)

Date : 17.04.2019

ing an area 0.04 acres vide deed No. 6599 for the year 1958 in book No. 1 Volume No. 66 Page No. 252 to 254 with specific boundary and delivered possession to him.

4. That on 18.06.1958 the said Sri Phani Bhusan Biswas executed a deed of sale to Sri Ram Narayan Ghosal in the office of the Sub-Registrar, Ranaghat, Dist Nadia, measuring an area 0.0575 acres vide deed No. 6464 for the year 1958 in book No. 1 Volume No. 79 Page No. 26 to 28 with specific boundary and delivered possession to him.

5. That on 20.04.2010 the said Sri Ram Narayan Ghosal executed a Registered deed of sale to Sri Sanjoy Kumar Kundu in the office of the Addl. District Sub-Registrar, Ranaghat, Dist Nadia, measuring an area 0.09 acres out of 0.13 acres vide deed being No. 2199 for the year 2010 in book No. 1 Volume No. 02 Page No. 179 to 189 with specific boundary and delivered possession to him.

6. That the B.L. & L.R.O. Ranaghat has been mutated his name in L.R. R.O.R. vide L.R. Kh. No. 38938, L.R. Plot No. 5388 measuring an area 0.09 acres out of 0.13 acres and Sri Sanjoy Kumar Kundu paid rent to the Govt. of West Bengal and got rent receipt.

7. That the said Sri Sanjoy Kumar Kundu mutated his name in the office of the Ranaghat Municipality and also paid Tax to the Ranaghat Municipality and got Tax receipt.

SEARCH REPORT :-

I have searched the relevant records in regard to the above immovable property of Sri Sanjoy Kumar Kundu S/o Sri Ranjan Kumar Kundu, of 7, Siddhanta Para Lane, P.O. & P.S. Ranaghat, Dist. Nadia (Which is to be mortgaged by the borrower) in the office of the Additional District Sub-Registrar, Ranaghat, Nadia, office of the District Sub-Registrar, Krishnagar and office of the R.A. Kolkata for a period of 30 years and found that the said property is not affected by any trust, mortgage, charges, lease, lien, attachment or any person or persons. It appear from the relative Khatian that the land is non-agricultural one. In the Court of the 1st Civil Judge Jr. Division, Ranaghat, Nadia and in the Court of the Civil Judge Sr. Division, Ranaghat, Nadia for the period of 12 years and have found that the said property is not affected by any litigation during that period as per information slips issued by the Ld. Court. I have made necessary enquiries from the respective authorities and certify that the said property is not acquired by any acquisition of CIT, CMDA,

Dilip Kumar Ray
Dilip Kr. Ray 17.04.2019
M.Com, L.L.B. Advocate
Krishnagar Judges' Court
P.O. - Krishnagar, Dist. - Nadia W.B.

Dilip Kumar Ray

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Ref. No.

(3)

Date : 17.04.2019

Municipality or any other authority or by any scheme of alignment of Municipality and is not affected by any notice under the Land Acquisition Act. Planning Area (use and Development) of Land Control Act. of the State Govt. and I have also taken necessary information from the office of the concerned S.L. & L.R.D. regarding any case is pending u/s 14(T) and 14(U) of the W.B.L.R. Act. and it is found there is no existence of any case. Certify that all rents, taxes and other public dues payable in respect of the property has been paid in full upto date. That after received Deed of Sale Sri Sanjoy Kumar Kundu mutated his name in the office of the Ranaghat Municipality and mutated his name before Revenue office at Ranaghat, Nadia. That Urban Land (ceiling and Regulation) Act. 1976 is not applicable on that area. That no permission is required for mortgaging the property from any authority. On the basis of such search I have confirmed that the present owner has good, clear & marketable title and possession on the aforesaid property. I also confirmed that the documents delivered to me by the Bank/Borrower for inspection are genuine documents. Receipts of the Additional District Sub-Registrar, Ranaghat, The District Sub-Registrar, Krishnagar, Nadia, The R.A. Kolkata and the information slips of the Court of the 1st Civil Judge Jr. Division, Ranaghat, Nadia and in the Court of the Civil Judge Sr. Division, Ranaghat, Nadia are enclosed herewith.

-: Schedule of the Property/ies :-

In the District of Nadia, under P.S. Ranaghat, in Mouza Ranaghat, J.L. No. 155 under Ranaghat Municipality, Ward No. 6 being Holding No. 7 of Siddhanta Para Lane.

<u>Khatian No.</u>	<u>Plot No.</u>	<u>Classification</u>	<u>Area</u>
R.S. 2258, 4935	R.S. 1852	BARI	0.09 Acres
L.R. 38938	L.R. 5388		out of 0.13 Acres

(Previously L.R. 6360)

Butted and bounded

On the North : Siddhanta Para Lane.

On the South : Heirs of Badal Ray Chowdhury and Kalachand Pal.

On the East : Balai Chandra Dutta.

On the West : Ranjan Kumar Kundu.

Dilip Kumar Ray
Dilip Kr. Ray 17.04.2019.
M.Com, L.L.B. Advocate
Krishnagar Judges' Court
P.o - Krishnagar, Dist. - Nadia, W.B

Dilip Kumar Ray

M.Com; LL.B; Advocate.

District & Sessions Judges' Court, Krishnagar, Nadia
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Ph. No. 03472 - 278842
Mob.:- 9735722458

Ref. No.

(4)

Date : 17.04.2019

IN MY OPINION :-

- a) The present owner has good, clear & marketable title and possession on the aforesaid property and the property are mortgageable under the provision of 58(1) of the Transfer of Property Act.
- b) This property is free from all encumbrances, charges, liens, attachments, claims as per search made for 30 years of the concerned Registration Offices and 12 years of the concerned Court.
- c) Equitable mortgage can be created in respect of the above schedule property by depositing original deed of Sale being No. 2199 for the year 2010, upto date rent receipt, upto date Municipal tax receipt, current copy of L.R. R.O.R. along with other relevant papers.

Enclo :-

1. Search Receipts Scrial No. of application 1305001411/2019 and 1305001412/2019 Search No. 1305001411/2019 and 1305001412/2019. (The Additional District Sub-Registrar, Ranaghat.)
2. Search Receipts Scrial No. of application 1301002707/2019 and 1301002708/2019 Search No. 1301002707/2019 and 1301002708/2019. (The District Sub-Registrar, Krishnagar)
3. Search Receipts No. REGNAA 016829 and AA 016830 (The R.A. Kolkata)
4. Serial No. 196 to 198 dated 02.03.2019 (In the Court of the Civil Judge Sr. Division, Ranaghat)
5. Serial No. 31 dated 02.03.2019 (In the Court of the 1st Civil Judge Jr. Division, Ranaghat)

Yours faithfully,

Dilip Kumar Ray
(DILIP KUMAR RAY)
17.04.2019
Advocate

Dilip Kr. Ray
M.Com, L.L.B. Advocate
Krishnagar Judges' Court
P.O - Krishnagar, Dist. - Nadia. W.B

Government of West Bengal
Office of the RANAGHAT-I (A.D.S.R.)
Receipt for fees deposited for Search
Form - 1556

Date of Application: 25-02-2019

Serial No of Application 1305001411/2019
Search for the Years From 2010 To 2019
Name of Person to be Searched First Name : Sanjoy Kumar Last Name : Kundu
From whom Received Mr Dilip Kumar Roy
Fees Paid under Articles F1(i) 2/- F1(ii) 9/-

Search No
Record Available

1305001411/2019
From 15/06/2011 onwards

Search Result: No Record Found

(Mr Suman Ghosh)
A.D.S.R. RANAGHAT-I
OFFICE OF THE A.D.S.R. RANAGHAT-I



Government of West Bengal
Office of the RANAGHAT-I (A.D.S.R.)
Receipt for fees deposited for Search
Form - 1556

Date of Application: 25-02-2019

Serial No of Application 1305001412/2019
Search for the Years From 1990 To 2010

Search No
Record Available

1305001412/2019
From 15/06/2011 onwards

Property to be Searched
From whom Received

District: Nadia, PS: Ranaghat, Mouza: Ranaghat, , Plot No: RS- 05388
Mr Dilip Kumar Roy

Fees Paid under Articles F1(i) 2/- F1(ii) 20/-

Search Result: No Record Found

(Mr Suman Ghosh)
A.D.S.R. RANAGHAT-I
OFFICE OF THE A.D.S.R. RANAGHAT-I



Government of West Bengal
Office of the NADIA (D.S.R.)
Receipt for fees deposited for Search
Form - 1556

Date of Application: 20-02-2019

Serial No of Application	1301002707/2019	Search No	1301002707/2019
Search for the Years	From 1990 To 2010	Record Available	From 24/03/2008 onwards
Property to be Searched	District: Nadia, PS: Ranaghat, Mouza: Ranaghat, , Plot No: LR- 05388		
From whom Received	Mr Dilip Kumar Roy		
Fees Paid under Articles	F1(i) 2/-	F1(ii) 20/-	

Search Result: No Record Found



(Mr Anupam Halder)
D.S.R. NADIA
OFFICE OF THE D.S.R. NADIA

Issued by:

Record keeper
D.S.R. (RECORD)
Kashinagar, Nadia.

Government of West Bengal
Office of the NADIA (D.S.R.)
Receipt for fees deposited for Search
Form - 1556

Date of Application: 20-02-2019

Serial No of Application	1301002708/2019	Search No	1301002708/2019
Search for the Years	From 2010 To 2019	Record Available	From 24/03/2008 onwards
Name of Person to be Searched	First Name : Sanjoy Kumar Last Name : Kundu		
From whom Received	Mr Dilip Kumar Roy		
Fees Paid under Articles	F1(i) 2/-	F1(ii) 9/-	

Search Result: No Record Found



(Mr Anupam Halder)
D.S.R. NADIA
OFFICE OF THE D.S.R. NADIA

Issued by:

A Sarkar
Record keeper
A.D.S.R. (RECORD)
Krishnagar, Nadia.

No. REGN AA 016829

Receipt for Fees Deposited for Search or Inspection

- Serial Number of application 4059
- Date of application 5/4/19
- 3. Search for the year(s) 2010-19
- 4. Name of office to which the record to be searched or inspected relates [Signature]
- 5. Name of person or property to be searched [Signature]
- 6. Nature of document [Signature]
- 7. Particulars of record to be inspected (year, number, book, volume and page in the case of registered document)..... Sanjay Kumar Kunder
S/o Ranjan K. Kunder
- 8. From whom received D. K. Bhatnagar
- 9. Fees paid under Article —
- F (1) (i) 112
- F (1) (ii)
- F (2)

..... Registrar of

[Signature]

No. REGN AA 016830

Receipt for Fees Deposited for Search or Inspection

Serial Number of application 40530

Date of application 5/4/19

Search for the year(s) 1990-10

Name of office to which the record to be searched or inspected relates PH

Name of person or property to be searched PH

Nature of document PH

Particulars of record to be inspected (year, number, book, volume and page in the case of registered document) m 2 ps. Panaghat

..... JL 157 LK m 38938, 6360 LK m 5388

From whom received D K Pan

Fees paid under Article —

1) (i) 222

1) (ii)

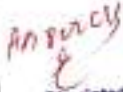
2)

..... Registrar of

HIGH COURT FROM NO. (M) 55 CIVIL / (M) 30 (Criminal)
APPLICATION FOR INFORMATION

Serial No.	Name and residence of the Applicant	Name of Information Required	Date on which information is to be ready	Signature of officers receiving the applicant	REMARKS																
1	2	3	4	5	6																
196 2-3-19	Dilip Kr. Ray Advocate Krishnagar Judges' Court, Krishnagar, Nadia	In the Court of the Civil Judge (Junior / Senior Division) Nadia at Ranaghat Whether any Title Suit / Money Suit / Title Execution / Money Execution pending before the Ld. Court against Sri/Smt Sanjoy Kumar Kundu S/o/Dtosi Ranjan Kumar Kundu, of F, Siddhanta Para Lane P.O. & P.S. Ranaghat Dist. Nadia In the District of Nadia, P.S. Ranaghat Under Mouza - Ranaghat J.L. No. 155 <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Khatian No</th> <th>Plot No.</th> <th>Classification</th> <th>Area</th> </tr> </thead> <tbody> <tr> <td>R.S. 2258</td> <td>R& 1852</td> <td>Bari</td> <td>0.09 Acre</td> </tr> <tr> <td>R.S. 4935</td> <td></td> <td></td> <td>out of</td> </tr> <tr> <td>L.R. 38938</td> <td>LR 5388</td> <td></td> <td>0.13 Acre</td> </tr> </tbody> </table> <p>(Previously LR 6360) In the year 2008 to 2011</p>	Khatian No	Plot No.	Classification	Area	R.S. 2258	R& 1852	Bari	0.09 Acre	R.S. 4935			out of	L.R. 38938	LR 5388		0.13 Acre	2-3-19	AS PER CIS Sheristadar Chief Judge. (Sr. Div.) Court Ranaghat, Nadia	NO
Khatian No	Plot No.	Classification	Area																		
R.S. 2258	R& 1852	Bari	0.09 Acre																		
R.S. 4935			out of																		
L.R. 38938	LR 5388		0.13 Acre																		

HIGH COURT FORM NO. (M) 55 CIVIL (M) 30 (Criminal)
APPLICATION FOR INFORMATION


Serial No.	Name and residence of the Applicant	Name of Information Required	Date on which information is to be ready	Signature of officers receiving the applicant	REMARKS																
1	2	3	4	5	6																
193- 2-3-19	Dilip Kr. Ray Advocate Krishnagar Judges' Court, Krishnagar, Nadia	In the Court of the Civil Judge (Junior / Senior Division) Nadia at Ranaghat Whether any Title Suit / Money Suit / Title Execution / Money Execution pending before the Ld. Court against Sri/Smt Sanjoy Kumar Kundu S/o/D/son Ranjan Kumar Kundu, of T. Siddhanta Para Lane P.O. 2 P.S. Ranaghat Dist. Nadia In the District of Nadia, P.S. Ranaghat Under Mouza - Ranaghat J.L. No. 155 <table border="1"> <thead> <tr> <th>Khatian No</th> <th>Plot No.</th> <th>Classification</th> <th>Area</th> </tr> </thead> <tbody> <tr> <td>R.S. 2258</td> <td>R.S. 1852</td> <td>Bari</td> <td>0.03 Acre</td> </tr> <tr> <td>R.S. 4935</td> <td></td> <td></td> <td>out of</td> </tr> <tr> <td>L.R. 38938</td> <td>LR 5388</td> <td></td> <td>0.13 Acre</td> </tr> </tbody> </table> (Previously LR 6360) In the year 2012 to 2015	Khatian No	Plot No.	Classification	Area	R.S. 2258	R.S. 1852	Bari	0.03 Acre	R.S. 4935			out of	L.R. 38938	LR 5388		0.13 Acre	2-3-19	 Sheristadar Civil Judge, (Sr. Div.) Court Ranaghat, Nadia	NO
Khatian No	Plot No.	Classification	Area																		
R.S. 2258	R.S. 1852	Bari	0.03 Acre																		
R.S. 4935			out of																		
L.R. 38938	LR 5388		0.13 Acre																		

HIGH COURT FROM NO. (M) 55 CIVIL / (M) 30 (Criminal)
APPLICATION FOR INFORMATION

Serial No.	Name and residence of the Applicant	Name of Information Required	Day on which information is to be ready	Signature of officers receiving the applicant	REMARKS																
1	2	3	4	5	6																
1	Dip Kr. Ray Advocate Krishnagar Judges' Court, Krishnagar, Nadia	In the Court of the Civil Judge (Junior / Senior Division) Nadia at <u>Ranaghat</u> Whether any Title Suit / Money Suit / Title Execution / Money Execution pending before the Ld. Court against Sri/Smt. Sanjoy Kumar Kundu, S/O/D/O/Sri Ranjan Kumar Kundu, of F, Siddhanta Para Lane P.O. 2 P.S. Ranaghat Dist. Nadia In the District of Nadia, P.S. <u>Ranaghat</u> Under Mouza- <u>Ranaghat</u> J.L. No. 155 <table border="1"> <thead> <tr> <th>Khata No</th> <th>Plot No.</th> <th>Classification</th> <th>Area</th> </tr> </thead> <tbody> <tr> <td>R.S. 2258</td> <td>R.S. 1852</td> <td>Bari</td> <td>0.09 Acre</td> </tr> <tr> <td>R.S. 4935</td> <td></td> <td></td> <td>out of</td> </tr> <tr> <td>L.R. 38938</td> <td>LR 5388</td> <td></td> <td>0.13 Acre</td> </tr> </tbody> </table> (Previously L.R. 6360)	Khata No	Plot No.	Classification	Area	R.S. 2258	R.S. 1852	Bari	0.09 Acre	R.S. 4935			out of	L.R. 38938	LR 5388		0.13 Acre	2-3-19	<i>At Ranaghat</i> Sheristadar Civil Judge, (Sr. Divn.) Court Ranaghat Nadia.	N/O
Khata No	Plot No.	Classification	Area																		
R.S. 2258	R.S. 1852	Bari	0.09 Acre																		
R.S. 4935			out of																		
L.R. 38938	LR 5388		0.13 Acre																		

In the year 2016 to 2019

HIGH COURT FORM NO. (M) 55 CIVIL / (M) 30 (Criminal)
APPLICATION FOR INFORMATION

Serial No.	Name and residence of the Applicant	Name of Information Required	Date on which information is to ready	Signature of officers receiving the applicant	REMARKS																
1	2	3	4	5	6																
	Dilip Kr. Ray Advocate Krishnagar Judges' Court, Krishnagar, Nadia	In the Court of the Civil Judge (Junior / Senior Division) 1st Nadia at Ranaghat Whether any Title Suit / Money Suit / Title Execution / Money Execution pending before the Ld. Court against Sri/Smt- Sanjay Kumar Kundu, S/o/Dtosi Ranjan Kumar Kundu, of F, Siddhanta Para Lane P.O. 2 P.S. Ranaghat Dist: Nadia In the District of Nadia, P.S. Ranaghat Under Mouza - Ranaghat J.L. No. 155 <table border="1"> <thead> <tr> <th>Khatian No</th> <th>Plot No.</th> <th>Classification</th> <th>Area</th> </tr> </thead> <tbody> <tr> <td>R.S. 2258</td> <td>P.O. 1852</td> <td>Bari</td> <td>0.09 Acre</td> </tr> <tr> <td>R.S. 4935</td> <td></td> <td></td> <td>Out of</td> </tr> <tr> <td>L.R. 38938</td> <td>LR 5388</td> <td></td> <td>0.13 Acre</td> </tr> </tbody> </table> (Previous LR 6360) In the year 2008 to 2019	Khatian No	Plot No.	Classification	Area	R.S. 2258	P.O. 1852	Bari	0.09 Acre	R.S. 4935			Out of	L.R. 38938	LR 5388		0.13 Acre	2-3-2019	 2-3-2019 	NO
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