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Residence -
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Mob.:- **8391816722**
e-Mail : sourabhsarkar.adv@gmail.com

DATE: 27/09/2026

ANNEXURE - IV

SPECIAL REPORT ON TITLE

Reg.: Property situated at Mouza: Chaspara J.L. No.122 within P.S. Kaliachak Belonging to, **ISRAT JAHAN BEGAM vide Deed No. 6775 dated 27.05.2011**
Account: PARSA ENERPRISE

ASPECTS TO BE CONSIDERED	COUNSEL'S STATEMENT
A. **PARTICULARS**	
1.Name of the Borrower with address	ISRAT JAHAN BEGAM W/O MD. SAHANAWAJ VILL&P.O: CHASPARA P.S. KALIACHAK DIST. MALDA (WB)
2.Name of the person offering Mortgage with parentage/constitution and address:	(Property is already Mortgaged)
3.Details of the property to be mortgaged: As per title deed – As per present -	(Property is already Mortgaged)
B. **INVESTIGATIONS**	
1.Details of the title deeds/documents (including Link Deeds/Parent Deeds) to be deposited for creation of the mortgage (with full particulars regarding nature of document, date of execution and details of registration).	(Property is already Mortgaged)
2.Whether certified copies have been obtained from the Registrar's Office.	YES
3.Whether the documents in hand are compared with the certified copies and whether the documents given raise any doubt or suspicion?	NO
4.Whether the registration particulars number & date and page particulars as given in the title deed shown to the counsel tally with the particulars as stated in the records of the registrar's office?	YES
5.Whether the registration particulars number & date and page particulars as given in the title	YES

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deed tally with the particulars as stated in the certified copy as obtained from the registrar's office?	
6.Whethr the photographs of parties as affixed in conveyance deed/title deed tally with the photograph seen in the certified copy as obtained from the registrar's office?	YES.
7.Whether contents of the as given in the title deed tally verbatim with the contents as stated in the certified copy obtained from the registrar's office? If not, variations be specified. What is its' effect?	YES
8.Whether the property has been mutated in the name of the person offering the mortgage?	YES
9.Whether equitable mortgage can be created at the place where the branch disbursing the loan is situated?	N.A(Property is already Mortgaged)
10.Whether there is any bar under any local law for creation of the mortgage of the property to be mortgaged? (In some States, there are legal restrictions on creation of the mortgage of agricultural property for non-agricultural purposes).	N.A
11.Whether there are any restrictions regarding sale of the property to be mortgaged? (In some States, there are restrictions for sale of property to residents outside the State).	N.A
12.Whether all the approvals, clearance /sanctions required for creation of the mortgage have been obtained? If not obtained, what are such sanctions, approvals and clearances yet to be obtained?	N.A (Property is already Mortgaged)
13.Whether the property is ancestral/or under joint ownership or the minor is having interest in the property? If so, its effect thereof.	Not Applicable
14.Whether the property to be mortgaged has been acquired under Land Acquisition Act, 1894?	NO (property is already Mortgaged)

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15.Whether Urban Land Ceiling Act is applicable in the State where the property is located?	NO
16.In case of leasehold property, whether permission/NOC from the lessor is required for creation of mortgage? Whether permission of the lessor/NOC is obtained?	NOT APPLICABLE
17.What is the rate of sharing of unearned income with lessor, in the event of sale of the property?	NOT APPLICABLE
18.Whether copy of title deed favouring lessor (other than Government) is made available to examine the validity of the lease?	NOT APPLICABLE
19.Whether terms & conditions given in the lease deed have been complied with? If any condition is violated, effect thereof.	NOT APPLICABLE
20.Whether any permission of Income Tax Authorities/Assessing Officer is required under the provisions of Income Tax Act for creation of mortgage or any certificate is to be submitted to the Bank to show that no dues are outstanding to the Income Tax Department?	NOT APPLICABLE
21.In respect of agriculture land, whether land is declared surplus or under consolidation of holdings?	NOT APPLICABLE
22.Whether certified copies of Revenue Records has been obtained and examined to confirm that no dues are outstanding towards the mortgagor? (Copies of revenue record be submitted to the Bank while submitting the Certificate of Title Investigation).	NOT APPLICABLE
23.Whether the owner's title valid, absolute, clear and marketable one?	(Not applicable as the property is already Mortgaged)
24.Based on the documents available, whether the owner's title is saleable?	That the borrower-Israt Jahan Begam has transferred the mortgaged property to Md. Serajul Islam from the property of Deed No. 14138 dated 25.11.2009, measuring 0.2066 decimal in Plot No. 315 vide Deed No. 02905 dated 12.12.2017 of A.R.A-III, Kolkata and after that transferred

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	measuring 6.755-0.2066)= 6.5484 decimal in Plot No. 315 and measuring 0.625 decimal in Plot No. 316 retain in the name of borrower and present L.R record shows measuring 06 Decimal in Plot No. 315 and measuring 01 decimal in Plot No. 316 in the name of Israt Jahan Begam vide L.R Khatian No. 2760. **That measuring 6.5484 decimal in Plot No. 315 and measuring 0.625 decimal in Plot No. 316 owner's title is saleable.**
25.Based on the documents available, whether the owner's title transferable	That the borrower-Israt Jahan Begam has transferred the mortgaged property to Md. Serajul Islam from the property of Deed No. 14138 dated 25.11.2009 measuring 0.2066 decimal in Plot No. 315 vide Deed No. 02905 dated 12.12.2017 of A.R.A-III, Kolkata and after transferred measuring 6.755-0.2066)= 6.5484 decimal in Plot No. 315 and measuring 0.625 decimal in Plot No. 316 retain in the name of borrower and present L.R record shows measuring 06 Decimal in Plot No. 315 and measuring 01 decimal in Plot No. 316 in the name of Israt Jahan Begam vide L.R Khatian No. 2760. **That measuring 6.5484 decimal in Plot No. 315 and measuring 0.625 decimal in Plot No. 316 owner's title is transferable.**
26.Whether the mortgaged property is enforceable under SARFAESI Act, 2002.	May be enforceable

** **N.B Section 53 of Transfer of property Act Fraudulent transfer**-(1) Every transfer of immovable property made with intent to defeat or delay the creditors of the transferor shall be voidable at the option of any creditor so defeated or delayed.

Nothing in this sub section shall impair the rights of transferee in good faith and for consideration.

Nothing in this sub-section shall affect any law for the time being in force relating to insolvency.

A suit instituted by a creditor (which term includes a decree -holder whether he has or has not applied for execution of his decree) to avoid a transfer on the ground that it has been made with intent to defeat or delay the creditors of the transferor, shall be instituted on behalf of, or for the benefit of , all the creditors.

DATE: .....

PLACE: MALDA (WB)

.....Sourabh Sarkar.....
(NAME OF THE COUNSEL)

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Advocate
Dist. Judge's Court, Malda.

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ANNEXURE - V

CERTIFICATE

REFERENCE NO.
COUNSEL'S NAME & ADDRESS: **SOURABH SARKAR**
R/o. Raja Sarat Chandra Road, Kutubpur
P.O.& Dist. Malda-732101 (WB)

ENTRY SERIAL NO. / REGISTER NO. OF YEAR **2026**

(Counsel to give serial no. to the certificate as entered in register of Searches maintained by him)

To,
The Chief Manager .
ARMB at Station Road Branch,
PNB, Malda(W.B)

Opinion on Investigation of Title and obtaining of Search Report in respect of property at Mouza- Chaspara J.L. No.122 within P.S. Kaliachak belonging to ISRAT JAHAN BEGAM. As requested, I have conducted the Legal Investigation of the title and made search of records in the Registration Office and other offices as required in the matter.

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

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

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

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

1) Certified copy of Deed No. 6775 for the year 2011,

I shall be liable/responsible, if any loss is caused to the Bank due to negligence on my part in making the search and Bank has the unqualified right to publish my name for including in the caution list being maintained by the INDIAN BANKS' ASSOCIATION OR RESERVE

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BANK OF INDIA OR ANY OTHER SUCH BODY for circulation amongst Banks/Financial Institutions.

The Search Report of which is annexed hereto, conducted by me, for the period from **2003 to 2026** does not disclose any encumbrances/disclose encumbrances as stated therein.

I have **not given**/have given opinion earlier on investigation of title relating to the same property as detailed hereunder:

(a) Name of Lender - N.A.

(b) Date of Opinion & Reference No. (If any) - N.A.

(c) Remarks - N.A.

I find following defect in the title of the person offering mortgage:- (Not Applicable as the property is already Mortgaged)

I hereby certify that has a clear, valid and marketable title over the above said property and he is competent to create the mortgage/(property is already Mortgaged)

The valid mortgage can be created by deposit of the following original title deed. The said title deeds are original and genuine/ and are duplicate and fake as observed by me. (Not Applicable)

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

After taking the original Deeds, certified copy of Deeds and Khatian and other papers before creation of Equitable Mortgage. N.A (as the property is already Mortgaged)

Sourabh Sarkar
(NAME OF THE COUNSEL)

Sourabh Sarkar
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Dist. Judge's Court, Malda.

Enclosure:-
1.Special Report;
2.Chain of Title; (Not available)
3.Certified copy of Title Deed.

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ANNEXURE – V-B

SEARCH REPORT

Account: **PARSA ENTERPRISE (Ref: Deed No. 6775 dated 27.05.2011**
(ISRAT JAHAN BEGAM)

To,
The Chief Manager
ARMB, Punjab National Bank
At Station Road Branch,
P.O. & Dist: Malda (WB)

SEARCH REPORT relates to Searches made in :

a)	Sub-Registrar Office	D.S.R., Malda (WB) and ADSR, Kaliachak, Malda
b)	Registrar of Companies	N.A.
c)	Courts	Malda
d)	Other Office:	B.L.& L.R.O., Kaliachak Block, Malda
	a)Office of the Co-operative Society.	N.A.
	b)District Development Authority. (DDA/HUDA/and the like)	N.A.
e)	Any other documents	
i.	Receipt for payment of Municipal Taxes etc.	N.A.
ii.		
iii.		

1.Sub-Registrar/Registrar of Assurance Office, D.S.R., Malda (WB) and ADSR, Kaliachak, Malda N.A

The encumbrance certificate was obtained from the District Sub-Registrar, Malda for the period from ..... to ..... and the same disclosed following encumbrances (Certificate enclosed):
There is No System

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

2.Besides obtaining encumbrance certificate from the District Sub-Registrar, Additional District Sub-Registrar, Kaliachak, Malda personal search was carried out by me (online) for the

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purpose. Inspection was made on 21.06.2026 & 15.07.2026 for the period from 2003 to 2026 (online) at the following Sub-Registrar/Office:-

a) A.D.S.R., Kaliachak, Malda
b) D.S.R., Malda
c) Registrar of Assurance, Kolkata

The Search Report disclosed the following encumbrances:-

3.The Ownership of the property being of a company, search was conducted in the following offices of the registrar of companies:- NO

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

ROC NIL	INFORMATION
NO NIL	No Information

4.Inspecton of Court Records disclosed:-

(This may detail Suit pending, Decree, Attachment before Judgement, Injunction, Appointment of Receiver, Appointment of Liquidator) No provision of Court search without case number.

Name of Court	Date of Order	Nature of Order
Malda NIL	NIL	NIL

5.Searches made/Inspections carried out in the following offices disclosed:-

Office	Date of Search/Inspection	Information
B.L.& L.R.O, Kaliachak Block, ADSR, Kaliachak, Malda DSR, Malda Registrar of Assurance, Kolkata	17.09.2026& 21.06.2026& 15.07.2026(online) 21.06.2026& 15.07.2026 21.06.2026(online) 15.07.2026	NIL

6.A study of the following documents disclosed:-

Details of documents perused	Information
Copy of Previous Search Report copy of Deeds	Md. Israt Jahan Begam, wife of Md. Sahanawaj has not transferred the property of Deed No. 6775 dt. 27.05.2011

Defects noticed are indicated in the Certificate given by me.

That Bank reserves right to take appropriate legal action including disempanelment and filing/lodging/reporting complaint to IBA/any professional body in case my/our services are found to be negligent or deficient or found to be having facilitated wilful default by the borrower ,or where any wilful negligence/malpractice/on my/our part is found to be a causative factor for fraud.

Sourabh Sarkar
(ADVOCATE)

Sourabh Sarkar
Advocate
Dist. Judge's Court, Malda.