



পশ্চিমবঙ্গ পশ্চিম বাংল WEST BENGAL

03AC 379814

5/12

Serial No. 2402 dt. 21/12/2024
 BK No. 1 Vol. No. 1904 Page No. 16
 Being No. 14783 Year 2024
 Cartridge Paper
 Copying Fee Order
 Copying Fee Urgent
 Tracing Charge for Map or Plan
 Xeroxing Charges

Under Article F (1) & F (2)
 Under Article G (a) & G (b)
 Value of Stamp
 Value of Court Fee
 Value of Cartridge Paper
 Cost of Map of Plan
 Cost of Map of Plan
 Cost of Xeroxing
 Total Cost of Copy
 Copy Prepared Signed
 Sealed and Delivered to
 As per Order No.

4.00
 10.00
 10.00
 202.00
 226.00

Record Keeper
 Addl Registrar of Assurances-IV
 Kolkata

Addl. Registrar of Assurances-IV
 Kolkata

12/12/24

12/12/24

15/85/2024

14783/2024

भारतीय गैर क्यानिक

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RUPEES
Rs.10

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INDIA

INDIA NON JUDICIAL

পশ্চিমবঙ্গ পশ্চিম বঙ্গাল WEST BENGAL

A.R.A.
IV

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Q-2598614/24

SS
4/10/24
1.22 PM

Additional Registrar
Assurances-IV, Kolkata

Not
Noted

Certified that the Document is admitted of Registration. The Signature Sheet and the endorsement-sheets attached to this document are the part of this Document.

SS
Additional Registrar of
Assurances-IV, Kolkata

DEVELOPMENT AGREEMENT

1. Date: 4th October, 2024

4 OCT 2024.

2. Place: Kolkata

3. Parties:

B Ranjan Adhikary

Dinesh Kr. Basak

Swapan Kumar Adhikary

Shrawan Boddam

Tapan Adhikary

Magnus

Sudham Adhikary

Dipali Mondal

106347

SAHA & RAY
Advocates
3rd Floor, Hastings Chambers
Opposite St. Martin's Roy Road
Kolkata - 700001

NAME	3471, 7C.
ADD.	Suranjan Mukherjee Loknayak S. N. Mitra C.C. Court, 2 & 3, K. B. Marg, Kolkata
RE	28 OCT 2021

28 OCT 2021

28 OCT 2021



প্রক্রিয়া করা হয়েছে এবং এটি উন্নীত
বা পুরোপুরি বাস্তবাত নথিপত্ৰ
হিসেবে ও কুস্তিল বিদ্যুতে
পুনৰ্বৃত্তি কৰা হৈলে আৰু এইটো

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পুনৰ্বৃত্তি কৰা হৈলে আৰু এইটো



- 3.1 **Bhanjan Adhikary**, son of Late Kartick Chandra Adhikary, by faith Hindu, by nationality Indian, by occupation Service, residing at Maniktala, Janaphul, PIN-743263, Post Office Janaphul, Police Station Habra, District North 24 Parganas, West Bengal (PAN [REDACTED] MASKED Aadhar Card No. [REDACTED] MASKED)
- 3.2 **Swapan Kumar Adhikari**, son of Late Kartick Chandra Adhikary, by faith Hindu, by nationality Indian, by occupation Contractor, residing at Madhumurali, Barasat I, PIN-700124, Post Office Kazipada, Police Station Rajarhat, District North 24 Parganas, West Bengal (PAN [REDACTED] MASKED Aadhar Card No. [REDACTED] MASKED)
- 3.3 **Tapan Adhikary**, son of Late Kartick Chandra Adhikary, by faith Hindu, by nationality Indian, by occupation Contractor, residing at Rudrapur, Kumra, Kashipur, PIN-743271 Post Office Kasipur, Police Station Habra, District North 24 Parganas, West Bengal (PAN [REDACTED] Aadhar Card No. [REDACTED] MASKED)
- 3.4 **Sadhan Adhikary**, son of Late Kartick Chandra Adhikary, by faith Hindu, by nationality Indian, by occupation Contractor, residing at Rudrapur, Habra-I, Kumra, Kashipur, PIN-743271, Post Office Kasipur, Police Station Habra, District North 24 Parganas, West Bengal (PAN [REDACTED] MASKED Aadhar Card No. [REDACTED] MASKED)
- 3.5 **Dipali Mondal**, daughter of Late Kartick Chandra Adhikary, by faith Hindu, by nationality Indian, by occupation Housewife, residing at Thakurnagar, PIN-743287, Post Office Gayghata, Thakurnagar, Police Station Gayghata, District North 24 Parganas, West Bengal (PAN [REDACTED] MASKED Aadhar Card No. [REDACTED] MASKED)

(collectively **Owners**, includes successors-in-interest and/or permitted assigns)

And

- 3.6 **P.R Developer**, a partnership firm incorporated under the Partnership Act, 1932, having its registered office at Notunpara, PIN-700136, Post Office Rajarhat Gopalpur, Police Station Airport, District North 24 Parganas, West Bengal (PAN [REDACTED] MASKED) represented by its partners (1) **Dinesh Kumar Kasat**, son of Jagdish Prasad Kasat, by faith Hindu, by nationality Indian, by occupation Business, working gain at Notunpara, PIN-700136, Post Office Rajarhat Gopalpur, Police Station Airport, District North 24 Parganas, West Bengal (PAN [REDACTED] MASKED) Aadhar Card No. [REDACTED] MASKED (2) **Anand Poddar**, son of Gagan Poddar, by faith Hindu, by nationality Indian, by occupation Business, working gain at Notunpara, PIN-700136, Post Office Rajarhat Gopalpur, Police Station Airport, District North 24 Parganas, West Bengal (PAN [REDACTED] MASKED) Aadhar Card No. [REDACTED] MASKED (3) **Rohit Agarwal**, son of Ramesh Chandra Agarwal, by faith Hindu, by nationality Indian, by occupation Business, working gain at Notunpara, PIN-700136, Post Office Rajarhat Gopalpur, Police Station Airport, District North 24 Parganas, West Bengal (PAN [REDACTED] MASKED) Aadhar Card No. [REDACTED] MASKED

(collectively **Developer**, includes successors-in-interest and/or permitted assigns).



Owners and Developer are hereinafter individually referred to as such or as **Party** and collectively as **Parties**.

NOW THIS AGREEMENT WITNESSES, RECORDS, BINDS AND GOVERNS THE CONTRACTUAL RELATIONSHIP BETWEEN THE PARTIES AS FOLLOWS:

4. Subject Matter of Agreement

4.1 Development and Commercial Exploitation of Said Property: Terms and conditions agreed between the Owners and the Developer with regard to development and commercial exploitation of land measuring approximately 39 (thirty nine) decimal, more or less, **together with** structures erected thereon, situate, lying at contained in and being Municipal Holding No. AS/582/27/18 in C.S. Dag No. 3342 equivalent to R.S Dag No. 241 equivalent to L.R. Dag No. 241 and 509 recorded in C.S Khatian No. 932 equivalent to R.S. Khatian Nos. 1501, 1504 and 1506 equivalent to L.R. Khatian No. 1213, Mouza Krishnapur, J.L. No. 17, Police Station Rajarhat, within the jurisdiction of Bidhannagar Municipal Corporation within Ward No. 18, Sub-Registration Kashipur Dum Dum, District North 24 Parganas (**Said Property**), the Said Property described in the 1st Schedule below, free from all encumbrances.

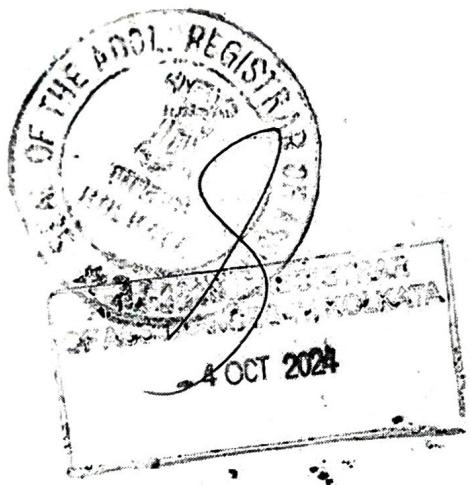
5. Representations, Warranties and Background

5.1 Owners' Representations: The Owners has represented and warranted to the Developer as follows:

5.1.1 Ownership of Said Property: Through the devolution of title stated in the 2nd Schedule below, the Owners has become the sole and lawful Owners of the Said Property.

5.1.2 Owners' Representations: The Owners has represented and warranted to the Developer that (1) the right, title and interest of the Owners in the Said Property is free from all encumbrances of any and every nature whatsoever, including but not limited to any mortgage, lien and *suspends* (2) the Owners shall ensure that the Owners' title to the Said Property continues to remain marketable and free from all encumbrances till completion of development (3) the Owners has not entered into any agreement for sale or lease or transfer or development of the Said Property with any person or entity (4) the Said Property is at present not affected by any requisition or acquisition of any authority or authorities under any law and/or otherwise (5) the Owners has full right, power and authority to enter into this Agreement and (6) the Owners has neither done nor permitted to be done anything whatsoever that would in any way impair, hinder and/or restrict the appointment and grant of rights to the Developer under this Agreement.

5.1.3 Developer's Representations: The Developer has represented and warranted to the Owners that (1) the Developer is carrying on business of construction and development of real estate and has infrastructure and expertise in this field (2) the Developer has and/or shall enter into several agreements (collectively **Other Agreements**) (3) the Developer is and during the tenure of this Agreement shall remain competent to arrange the financial inputs required for development of the





Govt. of West Bengal
Directorate of Registration & Stamp
Revenue
GRIPS eChallan



GRN Details

GRN:	192024250239908091	Payment Mode:	Online Payment
GRN Date:	03/10/2024 19:15:13	Bank/Gateway:	State Bank of India
BRN :	CK00DZTCV8	BRN Date:	03/10/2024 19:17:19
GRIPS Payment ID:	031020242023990808	Payment Init. Date:	03/10/2024 19:15:13
Payment Status:	Successful	Payment Ref. No:	2002598614/6/2024
[Query No/*/Query Year]			

Depositor Details

Depositor's Name:	SAHA AND RAY
Address:	SA AND B, 5TH FLOOR, HASTINGS CHAMBERS 7C KIRAN SHANKAR ROY ROAD, West Bengal, 700001
Mobile:	8482063816
EMail:	suvojit.sarkar@saharay.com
Depositor Status:	Solicitor firm
Query No:	2002598614
Applicant's Name:	Mr Saha And Ray
Identification No:	2002598614/6/2024
Remarks:	Sale, Development Agreement or Construction agreement
Period From (dd/mm/yyyy):	03/10/2024
Period To (dd/mm/yyyy):	03/10/2024

Payment Details

Sl. No.	Payment Ref No	Head of A/C Description	Head of A/C	Amount (₹)
1	2002598614/6/2024	Property Registration- Stamp duty	0030-02-103-003-02	105020
2	2002598614/6/2024	Property Registration- Registration Fees	0030-03-104-001-16	6021
Total				111041

IN WORDS: ONE LAKH ELEVEN THOUSAND FORTY ONE ONLY.

Said Property and (4) the Developer has full authority to enter into this Agreement and appropriate Resolutions/Authorizations to that effect exist.

5.1.4 **Grant of Development Right:** Based on the mutual representations made by the Parties to each other as aforesaid, the Owners has agreed to grant to the Developer, development rights of the Said Property, by virtue of which the Developer shall be entitled to construct and commercially exploit new residential buildings (collectively **Buildings**) on the Said Property (**Project**) on the basis of the sanctioned building plans (**Sanctioned Plans**) which includes all sanctioned/permissible modifications to be made thereto by the Developer, if any, from time to time) from the concerned Municipal Authority and other concerned authorities (collectively **Planning Authorities**) and prepared by the Architect appointed by the Developer (**Architect**).

5.1.5 **Recording of Terms:** The Parties are now executing this Agreement to place on record the terms and conditions that have been agreed between themselves with regard to the Project.

6. **Appointment and Commencement**

6.1 **Appointment:** The Owners hereby appoints the Developer as the developer of the Said Property with right to execute the Project. The Developer hereby accepts the said appointment by the Owners.

6.2 **Commencement:** This Agreement commences and shall be deemed to have commenced on and with effect from the date of execution as mentioned above and this Agreement shall remain valid and in force till all obligations of the Parties towards each other stand fulfilled and performed.

7. **Sanction and Construction**

7.1 **Sanctioned Plans:** The Developer shall, at the earliest, obtain from the Planning Authorities, sanction and/or modification and/or extension and/or addition of the Sanctioned Plans to ensure that full potential of FAR of the Said Property is utilized for construction of the Buildings. It is clarified that, the Developer shall be responsible for obtaining all approvals of any nature whatsoever needed for the Project (including final sanction of the Sanctioned Plans and Completion Certificate).

7.2 **Architect and Consultants:** The Owners confirms that the Owners has authorized the Developer to appoint the Architect and other consultants to complete the Project. All costs, charges and expenses in this regard including professional fees and supervision charges shall be paid by the Developer and the Owners shall have no liability or responsibility.

7.3 **Construction of Buildings:** The Developer shall, at its own costs and expenses and without creating any financial or other liability on the Owners, construct, erect and complete the Buildings in accordance with the Sanctioned Plans.

- 7.4 **Common Portions:** The Developer shall at its own costs install and erect in the Buildings, common areas, amenities and facilities such as stairways, lifts, generators, passages, common lavatory, electric meter room, pump room, reservoir, over head water tank, water pump and motor, water connection, drainage connection, sewerage connection and other facilities required for establishment, enjoyment and management of the Buildings (collectively **Common Portions**).
- 7.5 **Building Materials:** The Developer shall be authorized in the name of the Owners to apply for and obtain quotas, entitlements and other allocations for cement, steel, bricks and other building materials and inputs and facilities allocable to the Owners and required for the construction of the Buildings but under no circumstances the Owners shall be responsible for the price/value, storage and quality of the building materials.
- 7.6 **Completion Time:** The Developer shall, at its own costs and expenses, construct, erect and complete the Said Complex in accordance with the Building Plans within a period of 60 (sixty) months from the date of commencement of construction (**Completion Time**). The Developer shall be entitled to a further period of 12 (twelve) months from the date of expiry of the Completion Time as a grace period (**Grace Period**). Any delay that may be attributable to Force Majeure shall also be added to the Completion Time and the Grace Period. The Developer shall pay a compensation of Rs.5,00,000/- (Rupees five lac) to the Owners, in case the Owners' Allocation is not delivered to the Owners within the Completion Time.
- 7.6 **Temporary Connections:** The Developer shall be authorized in the name of the Owners to apply for and obtain temporary connections of water, electricity, drainage and sewerage.
- 7.7 **Co-operation by Owners:** The Owners shall not indulge in any activities which may be detrimental to the development of the Said Property and/or which may affect the mutual interest of the Parties. The Owners shall provide all co-operation that may be necessary for successful completion of the Project.

8. Right to Enter

- 8.1 **Entry in the Said Property:** At or before the execution of this Agreement, the Owners has allowed and given permission to the Developer to enter into the Said Property for construction of the Buildings which shall not be construed as transfer of possession under the provision of the Income Tax Act.

9. Powers and Authorities

- 9.1 **Power of Attorney With Regard to Sanction:** The Owners shall grant to the Developer and/or its nominees a Power of Attorney for the purpose of getting the Sanctioned Plans sanctioned/revalidated/modified/extended by the Planning Authorities and obtaining all necessary permissions from different authorities in connection with construction of the Buildings.

9.2 **Power of Attorney for Construction and Sale of Spaces:** The Owners shall grant to the Developer and/or its nominees a Power of Attorney for construction of the Buildings and booking and sale of the flats and spaces in the Buildings (collectively **Units**) to prospective purchasers (collectively **Intending Purchasers**).

9.3 **Further Acts:** Notwithstanding grant of the aforesaid Powers of Attorney, the Owners hereby undertakes that it shall execute, as and when necessary, all papers, documents, plans etc. for enabling the Developer to perform all obligations under this Agreement.

10. Financials:

10.1 **Project Finance:** The Developer may arrange for financing of the Project (**Project Finance**) by a Bank/Financial Institution (**Banker**). Such Project Finance can be secured on the strength of the security of the Project Property/Said Property and security may be created by depositing the Original Title Documents of the Said Property. For this purpose, the Owners undertake to sign and execute all necessary documents. It is further clarified that the Developer shall solely remain liable and responsible for repayment of the amounts so borrowed together with the interest and penal interest accrued due thereon and shall keep the Owners and/or its officers saved, harmless and fully indemnified from and against all costs, charges, claims, actions, suits and proceedings including litigation costs.

10.2 **Security Deposit:** The Developer shall deposit with the Owners refundable sum of Rs. 5,00,000/- (Rupees five lac) at the time of execution of this Agreement.

11. Owners' Consideration

11.1 **Owners' Entitlement:** In the Building the Owners have collectively been entitled to 40% (forty percent) of the constructed area (i) undivided, imitable, proportionate and variable share in the land comprised in the Said Premises and (ii) proportionate, undivided, imitable rights and interests in **Common Area And Facilities** (collectively **Owners' Allocation**). The Owners' Allocation shall include the entire area of 2nd (second), 3rd (third) and penultimate top floors of all buildings in the Project.

11.2 **GST and Taxation:** It is agreed by and between the parties that the Owners shall be liable to pay the GST and any other tax/taxes in respect of Owners' allocation, as and when applicable. In this regard the Developer shall raise the bill from time to time and accordingly the Owners shall pay the bill.

11.3 **Developer's Entitlement:** The Developer has been entitled to 60% (sixty percent) covering the rest of constructed area **together with** (i) undivided, imitable, proportionate and variable share in the land comprised in the Said Premises, described in the **1st Schedule** below and (ii) proportionate, undivided, imitable rights and interests in **Common Area And Facilities** (**Developer's Allocation**).

12. Obligations of Developer

- 12.1 **Compliance with Laws:** The development shall commence as per the Sanctioned Plans, schemes, rules, regulations, bye-laws and approvals of the Planning Authorities, at the cost, risk and responsibility of the Developer, the Owners having no responsibility in respect thereof in any manner whatsoever. The execution of the Project shall be in conformity with the prevailing rules and by-laws of all concerned authorities and State Government/Central Government bodies and it shall be the absolute responsibility of the Developer to ensure compliance. The Developer shall alone be responsible and liable to all authorities concerned and to the Intending Purchasers for any loss or for any claim arising from such development and shall indemnify the Owners against any claims, loss or damages for any default or failure or breach on the part of the Developer. The Developers shall pay Rupees forty five lac to the Owners before commencement of construction towards further security deposit, to be refunded after Completion of the Project.
- 12.2 **Planning, Designing and Development:** The Developer shall be responsible for planning, designing and development of the Buildings with the help of the Architect, professional bodies, contractors, etc.
- 12.3 **Cost of Construction:** The Developer shall bear all costs and expenses for the construction of the buildings under this Development Agreement.

13. Obligations of Owners

- 13.1 **Co-operation with Developer:** The Owners undertakes to fully co-operate with the Developer for obtaining all permissions required for development of the Said Property.
- 13.2 **Act in Good Faith:** The Owners undertakes to act in good faith towards the Developer (and any appointed and/or designated representatives) so that the Project can be successfully completed.
- 13.3 **Documentation and Information:** The Owners undertakes to provide the Developer with any and all documentation and information relating to the Said Property as may be required by the Developer from time to time.
- 13.4 **No Obstruction in Dealing with Developer's Functions:** The Owners covenants not to do any act, deed or thing whereby the Developer may be prevented from discharging its functions under this Agreement.
- 13.5 **No Obstruction in Construction:** The Owners hereby covenants not to cause any interference or hindrance in the construction of the Buildings.
- 13.6 **No Dealing with Said Property:** The Owners hereby covenants not to let out, grant lease, mortgage, charge and/or transfer the Said Property or any portions thereof, without the express consent and confirmation of the Developer.

- 13.7 **Execution of Sale Agreements, Conveyances etc.:** The Owners hereby covenants that the Owners, at the request of the Developer, shall execute and register Sale Agreements, Conveyances and any other documents required with regard to transfer of Units in the Buildings in favour of the Intending Purchasers and the Owners shall not claim and/or raise any demand of any nature whatsoever including monetary demand from the Developer and/or the Intending Purchasers for Developer's Allocation.
- 13.8 **No Objection to the Developer and/or the Intending Purchasers in Obtaining Loan by Mortgaging the Said Property/Units:** The Owners hereby covenants that (1) the Developer shall be entitled to obtain construction loan from any financial institution by mortgaging the Said Property and/or any part thereof and (2) the Intending Purchasers shall also be entitled to obtain loan from any financial institution by mortgaging their respective Units in the Said Property.
- 13.9 **Cost towards Title:** The Owners shall bear all costs and expenses for perfection of title of the Said Property and payment of all taxes and revenue assessed or yet to be assessed upto the date of this Development Agreement.

14. Miscellaneous

- 14.1 **Parties Acting under Legal Advice:** Each Party has taken and shall take its own legal advice with regard to this Agreement and all acts done in pursuance hereof and the other Party shall not be responsible for the same.
- 14.2 **Essence of the Contract:** In addition to time, the Owners and the Developer expressly agree that the mutual covenants and promises including promises of payment contained in this Agreement shall be the essence of this contract.
- 14.3 **Documentation:** The Developer shall be responsible for meeting all costs and expenses towards execution and registration of any document for giving effect to all or any of the terms and conditions set out herein, including this Agreement.
- 14.4 **Valid Receipt:** The Owners shall pass valid receipts for all amounts paid under this Agreement.
- 14.5 **No Partnership:** The Owners and the Developer have entered into this Agreement purely as a contract and nothing contained herein shall be deemed to be or construed as a partnership between the Parties in any manner nor shall the Parties constitute an association of persons.
- 14.6 **No Implied Waiver:** Failure or delay by either Party to enforce any rights under this Agreement shall not amount to an implied waiver of any such rights.
- 14.7 **Additional Authority:** It is understood that from time to time to facilitate the uninterrupted construction of the Buildings and/or the Project by the Developer, various deeds, matters and things not herein specified may be required to be done by the Developer and for which the

Developer may need authority of the Owners. Further, various applications and other documents may be required to be signed or made by the Owners relating to which specific provisions may not have been made herein. The Owners hereby undertakes to do all such acts, deeds, matters and things and execute any such additional power of attorney and/or authorization as may be required by the Developer for the purpose and the Owners also undertakes to sign and execute all additional applications and other documents, at the costs and expenses of the Developer.

- 14.8 **Further Acts:** The Parties shall do all further acts, deeds and things as may be necessary to give complete and meaningful effect to this Agreement.

- 14.9 **Name of Project:** The name of the Project shall be decided by the Developer.

- 14.10 **Entire Agreement:** This Agreement constitutes the entire agreement between the Parties and revokes and supersedes all previous discussions/correspondence and agreements between the Parties, written or oral and express or implied.

- 14.11 **Headings:** In this Agreement, headings are inserted for convenience of reference only and are not intended to impact the interpretation or meaning of any clause and shall consequently not affect the construction of this Agreement.

15. **Defaults**

- 15.1 **No Cancellation:** None of the Parties shall be entitled to cancel or rescind this Agreement if the Parties comply with the terms and conditions of this Agreement.

16. **Force Majeure**

- 16.1 **Meaning:** Force Majeure shall mean and include an event preventing either Party from performing any or all of its obligations under this Agreement, which arises from, or is attributable to unforeseen occurrences, acts, events, omissions or accidents which are beyond the reasonable control of the Party so prevented and does not arise out of a breach by such Party of any of its obligations under this Agreement, including, without limitation, any abnormally inclement weather, flood, lightning, storm, fire, explosion, earthquake, subsidence, structural damage, epidemic or other natural physical disaster, failure or shortage of power supply, war, military operations, riot, crowd disorder, strike, lock-outs, labor unrest or other industrial action, terrorist action, civil commotion, non-availability of construction material, hike in prices of construction material and any legislation, regulation, ruling or omissions (including failure to grant any necessary permissions or sanctions for reasons outside the control of either Party) or any relevant Government or Court orders.

- 16.2 **Saving Due to Force Majeure:** If either Party is delayed in or prevented from performing any of its obligations under this Agreement by any event of force majeure, that Party shall have no liability in respect of the performance of such of its obligations as are prevented by the event/s of force majeure. Neither the Owners nor the Developer shall be held responsible for any

consequences or liabilities under this Agreement if prevented in performing the same by reason of force majeure. Neither Party shall be deemed to have defaulted in the performance of its contractual obligations whilst the performance thereof is prevented by force majeure and the time limits laid down in this Agreement for the performance of such obligations shall be extended accordingly upon occurrence and cessation of any event constituting force majeure.

17. Original

17.1 **Original:** This Agreement shall be under the custody of the Developer.

18. Severance

18.1 **Partial Invalidity:** If any provision of this Agreement or the application thereof to any circumstance shall be found by any court or administrative body of competent jurisdiction to be invalid, void or unenforceable to any extent, such invalidity or unenforceability shall not affect the other provisions of this Agreement and the remainder of this Agreement and the application of such provision to circumstance other than those to which it is held invalid or unenforceable shall not be affected thereby and each provision of this Agreement shall be valid and enforceable to the fullest extent permitted by law.

18.2 **Deletion of Invalid Provision:** If any provision of this Agreement is so found to be invalid or unenforceable but would be valid or enforceable if some part of the provision were deleted, the provision in question shall apply with such modification/s as may be necessary to make it valid and enforceable.

18.3 **Reasonable Endeavour for Substitution:** The Parties agree, in the circumstances referred above, to use all reasonable endeavors to substitute for any invalid or unenforceable provision a valid or enforceable provision, which achieves, to the greatest extent possible, the same effect as would have been achieved by the invalid or unenforceable provision. The obligations of the Parties (if any) under any invalid or unenforceable provision of this Agreement shall be suspended whilst an attempt at such substitution is made.

19. Reservation of Rights

19.1 **Right to Waive:** Any term or condition of this Agreement may be waived at any time by the Party who is entitled to the benefit thereof.

19.2 **Forbearance:** No forbearance, indulgence or relaxation or inaction by any Party at any time to require performance of any of the provisions of this Agreement shall in any way affect, diminish or prejudice the right of such Party to require performance of that provision.

20. Notice

20.1 **Mode of Service:** Any notice or other written communication given under or in connection with this Agreement may be delivered personally, or sent by prepaid recorded delivery (registered post

with acknowledgement due or through courier service) to the proper address and for the attention of the relevant Party (or such other address as is otherwise notified by each Party from time to time). The Owners shall address all such notices and other written communications to the Director of the Developer and the Developer shall address all such notices and other written communications to the Director of the Owners.

21. Arbitration

- 21.1 **Disputes and Pre-referral Efforts:** The Parties shall attempt to settle any disputes or differences in relation to or arising out of or touching this Agreement or the validity, interpretation, construction, performance, breach or enforceability of this Agreement (collectively **Disputes**), by way of negotiation. To this end, each of the Parties shall use its reasonable endeavor to consult or negotiate with the other Party in good faith and in recognizing the Parties' mutual interests and attempt to reach a just and equitable settlement satisfactory to both Parties.
- 21.2 **Referral to Arbitration:** If the Parties have not settled the Disputes by negotiation within 30 (thirty) days from the date on which negotiations are initiated, the Disputes shall be referred to and finally resolved by arbitration by an Arbitration Tribunal formed in the manner given below, in terms of the Arbitration and Conciliation Act, 1996.
- 21.3 **Arbitration Tribunal:** The Parties irrevocably agree that the Arbitration Tribunal shall consist of the following three Arbitrators [each of whom shall be an Advocate holding a current practicing certificate] and the aggrieved Party shall have the right to take shelter of any competent court of law and/or forum and commission and/or RERA, whatever may be applicable:
- 21.3.1 **Appointment by Owners:** 1 (one) Arbitrator to be appointed by the Owners.
- 21.3.2 **Appointment by Developer:** 1 (one) Arbitrator to be appointed by the Developer.
- 21.3.3 **Chairman:** The Chairman of the Arbitration Tribunal to be jointly appointed by the other 2 (two) Arbitrators.
- 21.4 **Conduct of Arbitration Proceeding:** The Parties irrevocably agree that:
- 21.4.1 **Place:** The place of arbitration shall be Kolkata only.
- 21.4.2 **Language:** The language of the arbitration shall be English/Bengali.
- 21.4.3 **Interim Directions:** The Arbitration Tribunal shall be entitled to give interim awards/directions regarding the Disputes.
- 21.4.4 **Procedure:** The Arbitration Tribunal shall be entitled to avoid all rules relating to procedure and evidence as are expressly avoidable under the law. The arbitration shall otherwise be carried out

in terms of and in accordance with the Arbitration and Conciliation Act, 1996 with modifications made from time to time and the provisions of the said act shall apply to the arbitration proceedings.

- 21.4.5 **Binding Nature:** The directions and interim/final award of the Arbitration Tribunal shall be binding on the Parties.

22. Jurisdiction

- 22.1 **District Judge:** In connection with the aforesaid arbitration proceedings, only the District Judge of the district in which the Said Property is situated shall have jurisdiction to receive, entertain, try and determine all actions and proceedings.

1st Schedule (Said Property)

All that piece and parcel of land measuring 39 (thirty nine) decimal, more or less, **together with** structures erected thereon, comprised in C.S. Dag No. 3342 corresponding to R.S. *Dag* No. 241 corresponding to L.R. *Dag* No. 241 and 509 recorded under C.S. *Khatian* No. 932 corresponding to R.S. *Khatian* Nos. 1501, 1504 and 1506 corresponding to L.R. *Khatian* No. 1213, *Mouza* Krishnapur, J.L. No. 17, situate and lying at contained in and being Municipal Holding No. AS/582/27/18, VIP Police Station Rajarhat, within the jurisdiction of Bidhannagar Municipal Corporation within Ward No. 18, Sub-Registration Kashipur Dum Dum, District North 24 Parganas, West Bengal and butted and bounded as follows:

On the North	:	Bhabatarini Dasi Land
On the East	:	Other Land
On the South	:	Dag No. 270
On the West	:	Dag No. 3341

2nd Schedule (Devolution of Title)

- Ownership of Said Premises:** Gopinath Naskar and Noni Bala Dasi were the joint and absolute owners of the Said Premises.
- Purchase of Said Premises by Kartick Chandra Adhikari:** By a Bengali *Kobala* dated 2nd June, 1960 registered in the Office of the Sub Registrar Cossipore, Dum Dum, recorded in Book No. I, Volume No. 50, Pages from 215 to 221, being Deed No. 3702 for the year 1960, Gopinath Naskar and Noni Bala Dasi sold, transferred and conveyed the Said Premises to Kartick Chandra Adhikari, for the consideration mentioned therein, free from encumbrances.
- Demise of Kartick Chandra Adhikari:** On 13th January, 2023, Kartick Chandra Adhikari a hindu governed by *Dayabhaga* School of Hindu Law, died interstate leaving behind him surviving his 4 (four) sons namely Bhanjan Adhikary, Swapan Adhikary, Tapan Adhikary and Sadhan Adhikary and only daughter namely Dipali Adhikary alias Dipali Mondal (**Legal Heirs**) as his only legal heirs and heiress, who inherited Said Premises.
- Ownership of Legal Heirs:** Bhanjan Adhikary, Swapan Adhikary, Tapan Adhikary, Sadhan Adhikary and Dipali Adhikary alias Dipali Mondal are the joint owners of the Said Premises.

23. Execution and Delivery

23.1 In Witness Whereof the Parties have executed and delivered this Agreement on the date mentioned above.

Bhanjan Adhikary

Bhanjan Adhikary

Swapan Kumar Adhikari

Swapan Kumar Adhikari

Tapan Adhikary

Tapan Adhikary

Sadhan Adhikary

Sadhan Adhikary

Dipali Mondal

Dipali Mondal

[Owners]

M/S. P. R. DEVELOPER

Rohit Agarwal
Partner

P.R Developer
M/S. P. R. DEVELOPER

Anand Poddar
Partner

M/S. P. R. DEVELOPER

Dinesh Kumar Kasat
Partner

represented by its partners

Dinesh Kumar Kasat, Anand Poddar & Rohit Agarwal
[Developer]

Drafted by,

Swati Chomai
F/1390/1245/2018
Advocate at High Court, Calcutta

Witnesses:

Signature Arun Adhikary

Signature Prasenjee

Name Arun Adhikary

Name Prasenjee

Father's Name L.T. Dayal Adhikary, Father's Name T. Basu

Address Anurupapally

Address T. K. S. Roy Road

P. Kanar Rajbari 24 Parganas.

Kolkata - 700001

SPECIMEN FORM TEN FINGER PRINTS

Sl. No.	Signature of the executants and/or purchaser Presentants
	 <i>B.Rajesh Adhikary</i>
	 <i>Gurparn Kumar Adhikary</i>
	 <i>Tapan Adhikary</i>

MASKED

Thumb Fore Middle Ring Little

MASKED

SPECIMEN FORM TEN FINGER PRINTS

Sl. No.	Signature of the executants and/or purchaser Presentants
------------	---



Sadhan Shikary



Dipali Mondal



Dinesh K. Kasab

MASKED

Thumb	Fore	Middle	Ring	Little
MASKED				

SPECIMEN FORM TEN FINGER PRINTS

Signature of the executants and/or purchaser Presentants		FINGER PRINTS				
	<i>opened bottle</i>					
		Little	Ring	Middle (Left Hand)	Fore	Thumb
	<i>Amaral</i>					
		Thumb	Fore	Middle (Right Hand)	Ring	Little
						
		Little	Ring	Middle (Left Hand)	Fore	Thumb
						
		Thumb	Fore	Middle (Right Hand)	Ring	Little
						
		Little	Ring	Middle (Left Hand)	Fore	Thumb
						
		Thumb	Fore	Middle (Right Hand)	Ring	Little

Major Information of the Deed

Deed No :	I-1904-14783/2024	Date of Registration	04/10/2024
Query No / Year	1904-2002598614/2024	Office where deed is registered	
Query Date	30/09/2024 7:08:49 PM	A.R.A. - IV KOLKATA, District: Kolkata	
Applicant Name, Address & Other Details	Saha And Ray 7C, K.S. Roy Road, Thana : Hare Street, District : Kolkata, WEST BENGAL, PIN - 700001. Mobile No. : 7003630583, Status :Solicitor firm		
Transaction	Additional Transaction		
[0110] Sale, Development Agreement or Construction agreement	[4306] Other than Immovable Property, Sale [Rs : 6,00,000/-], [4308] Other than Immovable Property, Agreement [No of Agreement : 2]		
Set Forth value	Market Value		
Stampduty Paid(SD)	Rs. 21,08,12,710/-		
Rs. 1,05,030/- (Article:48(g))	Registration Fee Paid		
Remarks	Rs. 6,105/- (Article:E, A(1), E) Received Rs. 50/- (FIFTY only) from the applicant for issuing the assement slip.(Urban area)		

Land Details :

District: North 24-Parganas, P.S:- Rajarhat, Municipality: BIDHANNAGAR MUNICIPALITY CORPORATION, Road: Nazrul Islam Sarani, Mouza: Krishnapur, , Ward No: 018, Holding No:AS/582/27/18 JI No: 17, Pin Code : 700002

Sch No	Plot Number	Khatian Number	Land Proposed	Use ROR	Area of Land	SetForth Value (In Rs.)	Market Value (In Rs.)	Other Details
L1	RS-241	RS-501	Bastu	Bastu	39 Dec		21,08,12,710/-	Width of Approach Road: 40 Ft.,
	Grand Total :				39Dec	0/-	2108,12,710 /-	

Land Lord Details :

SI No	Name,Address,Photo,Finger print and Signature			
	Name	Photo	Finger Print	Signature
1	Bhanjan Adhikary Son of Late Kartick Chandra Adhikary Executed by: Self, Date of Execution: 04/10/2024 , Admitted by: Self, Date of Admission: 04/10/2024 ,Place : Office		 Captured	
	04/10/2024	LTI	04/10/2024	04/10/2024
	Maniktala Janaphul, City:- Not Specified, P.O:- Janaphul, P.S:-Habra, District:-North 24-Parganas, West Bengal, India, PIN:- 743263 Sex: Male, By Caste: Hindu, Occupation: Service, Citizen of: India Date of Birth:XX-XX-1XX0 , PAN No.: ajxxxxxxxxx8j, Aadhaar No: 45xxxxxxxxx8450, Status :Individual, Executed by: Self, Date of Execution: 04/10/2024 , Admitted by: Self, Date of Admission: 04/10/2024 ,Place : Office			

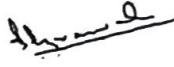
	Name	Photo	Finger Print	Signature
2	Swapan Kumar Adhikari Son of Late Kartick Chandra Adhikary Executed by: Self, Date of Execution: 04/10/2024 , Admitted by: Self, Date of Admission: 04/10/2024 ,Place : Office		 Captured	<i>Swapan Kumar Adhikari</i>
		04/10/2024	LTI 04/10/2024	04/10/2024
	Madhumurali Barasat I, City:- Not Specified, P.O:- Kajipara, P.S:-Barasat, District:-North 24-Parganas, West Bengal, India, PIN:- 700124 Sex: Male, By Caste: Hindu, Occupation: Others, Citizen of: India Date of Birth:XX-XX-1XX4 , PAN No.: atxxxxxxxx2m, Aadhaar No: 60xxxxxxxx0545, Status :Individual, Executed by: Self, Date of Execution: 04/10/2024 , Admitted by: Self, Date of Admission: 04/10/2024 ,Place : Office			
3	Tapan Adhikary Son of Late Kartick Chandra Adhikary Executed by: Self, Date of Execution: 04/10/2024 , Admitted by: Self, Date of Admission: 04/10/2024 ,Place : Office		 Captured	<i>Tapan Adhikary</i>
		04/10/2024	LTI 04/10/2024	04/10/2024
	Rudrapur Kumra Kashipur, City:- Not Specified, P.O:- Kashipur, P.S:-Habra, District:-North 24-Parganas, West Bengal, India, PIN:- 743271 Sex: Male, By Caste: Hindu, Occupation: Others, Citizen of: India Date of Birth:XX-XX-1XX6 , PAN No.: arxxxxxxxx2l, Aadhaar No: 57xxxxxxxx0745, Status :Individual, Executed by: Self, Date of Execution: 04/10/2024 , Admitted by: Self, Date of Admission: 04/10/2024 ,Place : Office			
4	Sadhan Adhikary Son of Late Kartick Chandra Adhikary Executed by: Self, Date of Execution: 04/10/2024 , Admitted by: Self, Date of Admission: 04/10/2024 ,Place : Office		 Captured	<i>Sadhan Adhikary</i>
		04/10/2024	LTI 04/10/2024	04/10/2024
	Rudrapur Habra I Kumra Kashipur, City:- Not Specified, P.O:- Kashipur, P.S:-Habra, District:-North 24-Parganas, West Bengal, India, PIN:- 743271 Sex: Male, By Caste: Hindu, Occupation: Others, Citizen of: India Date of Birth:XX-XX-1XX2 , PAN No.: akxxxxxxxx8n, Aadhaar No: 69xxxxxxxx3872, Status :Individual, Executed by: Self, Date of Execution: 04/10/2024 , Admitted by: Self, Date of Admission: 04/10/2024 ,Place : Office			
5	Dipali Mondal Daughter of Late Kartick Chandra Adhikary Executed by: Self, Date of Execution: 04/10/2024 , Admitted by: Self, Date of Admission: 04/10/2024 ,Place : Office		 Captured	<i>Dipali Mondal</i>
		04/10/2024	LTI 04/10/2024	04/10/2024

Thakurnagar, City:- Not Specified, P.O:- Thakurnagar, P.S:-Gaighata, District:-North 24-Parganas, West Bengal, India, PIN:- 743287 Sex: Female, By Caste: Hindu, Occupation: House wife, Citizen of: India Date of Birth:XX-XX-1XX0 , PAN No.: cdxxxxxxxx7q, Aadhaar No: 45xxxxxxxx8450, Status :Individual, Executed by: Self, Date of Execution: 04/10/2024 , Admitted by: Self, Date of Admission: 04/10/2024 ,Place : Office

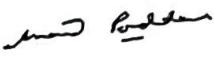
Developer Details :

Sl No	Name,Address,Photo,Finger print and Signature
1	P.R Developer Notunpara, City:- Not Specified, P.O:- Rajarhat Gopalpur, P.S:-Airport, District:-North 24-Parganas, West Bengal, India, PIN:- 700136 Date of Incorporation:XX-XX-2XX9 , PAN No.: aaxxxxxx1d,Aadhaar No Not Provided by UIDAI, Status :Organization, Executed by: Representative

Representative Details :

Sl No	Name,Address,Photo,Finger print and Signature			
	Name	Photo	Finger Print	Signature
1	Dinesh Kumar Kasat Son of Jagdish Prasad Kasat Thakur Date of Execution - 04/10/2024, , Admitted by: Self, Date of Admission: 04/10/2024, Place of Admission of Execution: Office		 Captured	
	Oct 4 2024 2:21PM LTI 04/10/2024 04/10/2024			
Atghara Rajarhat Road, City:- Not Specified, P.O:- Narayanpur, P.S:-Rajarhat, District:-North 24-Parganas, West Bengal, India, PIN:- 700136, Sex: Male, By Caste: Hindu, Occupation: Business, Citizen of: India, Date of Birth:XX-XX-1XX9 , PAN No.: aixxxxxx7q,Aadhaar No Not Provided by UIDAI, Status : Representative, Representative of : P.R Developer (as Partner)				
2	Rohit Agarwal Son of Ramesh Chandra Agarwal Date of Execution - 04/10/2024, , Admitted by: Self, Date of Admission: 04/10/2024, Place of Admission of Execution: Office		 Captured	
	Oct 4 2024 2:21PM LTI 04/10/2024 04/10/2024			
Working Gain At Notunpara, City:- Not Specified, P.O:- Rajarhat Gopalpur, P.S:-Airport, District:-North 24-Parganas, West Bengal, India, PIN:- 700136, Sex: Male, By Caste: Hindu, Occupation: Business, Citizen of: India, Date of Birth:XX-XX-1XX3 , PAN No.: acxxxxxxxx5c, Aadhaar No: 62xxxxxxxx6481 Status : Representative, Representative of : P.R Developer (as Partner)				

3

Name	Photo	Finger Print	Signature
Anand Poddar (Presentant) Son of Gagan Poddar Date of Execution - 04/10/2024, Admitted by: Self, Date of Admission: 04/10/2024, Place of Admission of Execution: Office		 Captured	
Oct 4 2024 2:20PM		LTI 04/10/2024	04/10/2024
Working Gain At Notunpara, City:- Not Specified, P.O:- Rajarhat Gopalpur, P.S:-Airport, District:-North 24-Parganas, West Bengal, India, PIN:- 700136, Sex: Male, By Caste: Hindu, Occupation: Business, Citizen of: India, Date of Birth:XX-XX-1XX0 , PAN No.: afxxxxxx7b, Aadhaar No: 91xxxxxxxxx2914 Status : Representative, Representative of : P.R Developer (as Partner)			

Identifier Details :

Name	Photo	Finger Print	Signature
Swapan Kar Son of R N Kar 96/1 Rajdanga School Road, City:- Not Specified, P.O:- EKTP, P.S:-Kasba, District:-South 24-Parganas, West Bengal, India, PIN:- 700107		 Captured	
04/10/2024		04/10/2024	04/10/2024
Identifier Of Bhanjan Adhikary, Swapan Kumar Adhikari , Dinesh Kumar Kasat , Tapan Adhikary , Sadhan Adhikary . Dipali Mondal , Rohit Agarwal , Anand Poddar			

Transfer of property for L1

Sl.No	From	To. with area (Name-Area)
1	Bhanjan Adhikary	P.R Developer-7.8 Dec
2	Swapan Kumar Adhikari	P.R Developer-7.8 Dec
3	Tapan Adhikary	P.R Developer-7.8 Dec
4	Sadhan Adhikary	P.R Developer-7.8 Dec
5	Dipali Mondal	P.R Developer-7.8 Dec

Endorsement For Deed Number : I - 190414783 / 2024

On 04-10-2024

Certificate of Admissibility(Rule 43,W.B. Registration Rules 1962)

Admissible under rule 21 of West Bengal Registration Rule, 1962 duly stamped under schedule 1A, Article number : 42 (g) of Indian Stamp Act 1899.

Presentation(Under Section 52 & Rule 22A(3) 46(1),W.B. Registration Rules,1962)

Presented for registration at 13:22 hrs on 04-10-2024, at the Office of the A.R.A. - IV KOLKATA by Anand Poddar ..

Certificate of Market Value(WB PUVI rules of 2001)

Certified that the market value of this property which is the subject matter of the deed has been assessed at Rs 21,08,12,710/-

Admission of Execution (Under Section 58, W.B. Registration Rules, 1962)

Execution is admitted on 04/10/2024 by 1. Bhanjan Adhikary, Son of Late Kartick Chandra Adhikary , Maniktala, Janaphul, P.O: Janaphul, Thana: Habra, , North 24-Parganas, WEST BENGAL, India, PIN - 743283, by caste Hindu, by Profession Service, 2. Swapan Kumar Adhikari , Son of Late Kartick Chandra Adhikary , Madhumurali Barasat I, P.O: Kajipara, Thana: Barasat, , North 24-Parganas, WEST BENGAL, India, PIN - 700124, by caste Hindu, by Profession Others, 3. Tapan Adhikary , Son of Late Kartick Chandra Adhikary , Rudrapur Kumra Kashipur, P.O: Kashipur, Thana: Habra, , North 24-Parganas, WEST BENGAL, India, PIN - 743271, by caste Hindu, by Profession Kashipur, Thana: Habra, , North 24-Parganas, WEST BENGAL, India, PIN - 743271, by caste Hindu, by Profession Others, 4. Sadhan Adhikary , Son of Late Kartick Chandra Adhikary , Rudrapur Habra I Kumra Kashipur, P.O: Kashipur, Thana: Habra, , North 24-Parganas, WEST BENGAL, India, PIN - 743271, by caste Hindu, by Profession Others, 5. Dipali Mondal , Daughter of Late Kartick Chandra Adhikary , Thakurnagar, P.O: Thakumagar, Thana: Gaighata, , North 24-Parganas, WEST BENGAL, India, PIN - 743287, by caste Hindu, by Profession House wife

Indetified by Swapan Kar, , Son of R N Kar, 96/1 Rajdanga School Road, P.O: EKTP, Thana: Kasba, , South 24-Parganas, WEST BENGAL, India, PIN - 700107, by caste Hindu, by profession Service

Admission of Execution (Under Section 58, W.B. Registration Rules, 1962) [Representative]

Execution is admitted on 04-10-2024 by Dinesh Kumar Kasat , Partner, P.R Developer (Partnership Firm), Notunpara, City:- Not Specified, P.O:- Rajarhat Gopalpur, P.S:-Airport, District:-North 24-Parganas, West Bengal, India, PIN:- 700136

Indetified by Swapan Kar, , Son of R N Kar, 96/1 Rajdanga School Road, P.O: EKTP, Thana: Kasba, , South 24-Parganas, WEST BENGAL, India, PIN - 700107, by caste Hindu, by profession Service

Execution is admitted on 04-10-2024 by Rohit Agarwal , Partner, P.R Developer (Partnership Firm), Notunpara, City:- Not Specified, P.O:- Rajarhat Gopalpur, P.S:-Airport, District:-North 24-Parganas, West Bengal, India, PIN:- 700136

Indetified by Swapan Kar, , Son of R N Kar, 96/1 Rajdanga School Road, P.O: EKTP, Thana: Kasba, , South 24-Parganas, WEST BENGAL, India, PIN - 700107, by caste Hindu, by profession Service

Execution is admitted on 04-10-2024 by Anand Poddar , Partner, P.R Developer (Partnership Firm), Notunpara, City:- Not Specified, P.O:- Rajarhat Gopalpur, P.S:-Airport, District:-North 24-Parganas, West Bengal, India, PIN:- 700136

Indetified by Swapan Kar, , Son of R N Kar, 96/1 Rajdanga School Road, P.O: EKTP, Thana: Kasba, , South 24-Parganas, WEST BENGAL, India, PIN - 700107, by caste Hindu, by profession Service

Payment of Fees

Certified that required Registration Fees payable for this document is Rs 6,105.00/- (A(1) = Rs 6,000.00/- ,E = Rs 21.00/- ,I = Rs 55.00/- ,M(a) = Rs 25.00/- ,M(b) = Rs 4.00/-) and Registration Fees paid by Cash Rs 84.00/-, by online

= Rs 6,021/-
Description of Online Payment using Government Receipt Portal System (GRIPS), Finance Department, Govt. of WB
Online on 03/10/2024 7:17PM with Govt. Ref. No: 192024250239908091 on 03-10-2024, Amount Rs: 6,021/-, Bank:
State Bank of India (SBIN0000001), Ref. No. CK00DZTCV8 on 03-10-2024, Head of Account 0030-03-104-001-16

Payment of Stamp Duty

Certified that required Stamp Duty payable for this document is Rs. 1,05,020/- and Stamp Duty paid by Stamp Rs 10.00/-, by online = Rs 1,05,020/-

Description of Stamp

1. Stamp: Type: Impressed, Serial no 106347, Amount: Rs.10.00/-, Date of Purchase: 28/10/2021, Vendor name: S Mukherjee

Description of Online Payment using Government Receipt Portal System (GRIPS), Finance Department, Govt. of WB
Online on 03/10/2024 7:17PM with Govt. Ref. No: 192024250239908091 on 03-10-2024, Amount Rs: 1,05,020/-,
Bank: State Bank of India (SBIN0000001), Ref. No. CK00DZTCV8 on 03-10-2024, Head of Account 0030-02-103-003-02

Semanti Sikdar
ADDITIONAL REGISTRAR OF ASSURANCE
OFFICE OF THE A.R.A. - IV KOLKATA
Kolkata, West Bengal

Certificate of Registration under section 60 and Rule 69.

Registered in Book - I

Volume number 1904-2024, Page from 900498 to 900524
being No 190414783 for the year 2024.



m
Digitally signed by MOHUL MUKHOPADHYAY
Date: 2024.11.30 13:32:15 +05:30
Reason: Digital Signing of Deed.

(Mohul Mukhopadhyay) 30/11/2024

ADDITIONAL REGISTRAR OF ASSURANCE

OFFICE OF THE A.R.A. - IV KOLKATA

West Bengal.

Certified to be a true Copy

CHECKED BY

Addl. Registrar of Assurances-IV
Kolkata