

Ref. No. ....

Date .....

**LEGAL OPINION CUM NON ENCUMBRANCE  
CERTIFICATE & LEGAL SCRUTINY REPORT**

1. Name and address of Title holder:-

SRI AMAL KUMAR DHAR 2.SRI CHANCHAL KUMAR DHAR 3' SRI KAMAL DHAR all sons of Late Renupada Dhar 4. MISS SOBHA DATTAR daughter of Late Renupada Dhar 5. Sri JITENDRA NATH DATTA S/o Late Khudiram Datta 6. SMT. RINA ROY 7. RUMA MALLIK . both daughter of Sri Jitendra Nath Datta 8. SRI TAPAN KUMAR BISWAS son of Late Santosh Kumar Biswas all resident of Sarada Bhawan, 87/153, Dr. M. N. Saha Road, Master Para, Asansol-1, P.S Asansol(South), District Paschim Bardhaman represented by their lawful constituted attorney M/S JAI MATA DI HOUSING PROJECTS (PARTNERSHIP FIRM incorporated under the Indian Partnership Act, and having its registered office C/o Parimal Roy, S/o Late Fakir Chandra Roy resident of K. S. Road, P.O Asansol, P.S Asansol(North), District Paschim Bardhaman represented by its Partners 1) PARIMAL ROY, S/o Late Fakir Chandra Roy by faith Hindu, resident of K. S. Road, PO Asansol, PSAsansol(North), District Burdwan 2) AVIJIT DUTTA, son of Mr. Ramendra Nath Dutta, residing at 3 N. S. Road, Asansol, PO Asansol, PSAsansol(South), District Paschim Bardhaman

2. Brief history of the property and how the owner/mortgagor has derived title

  
**Pradip Kumar Bhattacharya**  
Advocate

That from the recital of the documents it is found that the property within the Dist. Paschim Bardhaman under P.S.Asansol, Mouza Asansol Municipality within the Asansol Municipal Corporation, J.L. No.20, R.S.Plot No. 6384, R.S .Khatian No. RS Khatian No 1 138 ,area 10 Cottas more fully mentioned in details in Schedule-A with old 2 storied building originally belonged to one Renu Pada Dhar son of Late Bishnu Das Dhar of Dr. M. N.Saha Road, Master Para, Asansol- 1 , P.S Asansol(S), District Paschim Bardhaman was the owner of the Land measuring .165 Acres equivalent to 10 Cottah of land & he got the said property in the year 1963 by a regd deed 225 and his ownership was duly recorded in the R.S Record of Right of R.S Khatian No 1 138 of the said Mouza and said Renu Pada Dhar was in khas possession of the same by raising a resident two storied building with his family members

That thereafter Renu Pada Dhar died leaving behind his four sons namely Shyama Pada Dhar @ Shyamal Dhar, Amal Kumar Dhar, Chanchal Kumar Dhar, Kamal Dhar and eight Daughters namely Miss Sobha Dhar, Maya Dhar (Das), Sefalika Dhar(Dutta), Ava Dhar (Pal), Smt. Bandana Dhar (Biswas), Alpana Dhar (Dutta), Smt. Keka Dhar (Boral) & Smt.Sikha Dhar as his only legal heirs and successors as per Hindu Law and as such after the death of said Renu Pada Dhar his aforesaid legal heirs inherited the said property which left by their predecessor as per law of inheritance and the heirs of said Renu Pada Dhar owned and possessed the same jointly as per conveniences having 1/12 share each peacefully and uninterruptedly without any objection from anybody .

That thereafter while the said Shyama Pada Dhar @ Shyamal Dhar, Maya Dha(Das), Ava Dhar(Pal), and Smt. Alpana Dhar (Dutta) were owning and possessing the said property with great love and affection they jointly transferred and gifted their undivided share of the aforesaid property in favour of Sri Amal Kumar Dhar, Sri Chanchal Kumar Dhar, Sri Kamal Dhar and Miss Sobha Dhar by a regd. Deed of gift being gift Deed No 924 in the year 2015 dated 13.02.2015 of A.D.S.R Asansol and they

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That thereafter similarly the said Keka Dhar (Boral) and Sikha Dhar with great love & affection also transferred & gifted their undivided share in the aforesaid property by a Regd. Deed of Gift being No 1534 in the year 2015 Dated 9.3.2015 at A.D.S.R Asansol to Sri Amal Kumar Dhar, Sri Chanchal Kumar Dhar, Sri Kamal Dhar and Miss Sobha Dhar and they jointly accepted the said gifted property and got possession over the same and became absolute joint owner of the said gifted property & in that process Sri Amal Kumar Dhar, Sri Chanchal Kumar Dhar, Sri Kamal Dhar and Miss Sobha Dhar become the joint owners of 10/12 share and said Shefalika Dhar (Dutta) and Bandana Dhar (Biswas) have got 2/12 share in the said property which left by said Renu Pada Dhar and during in course of time they jointly owned and possessed the same peacefully according to their conveniences.

That subsequently said Shefalika Dhar died leaving behind her husband Sri Jitendra Nath Datta and two daughters namely Rina Roy (Datta) and Ruma Mallik (Datta) as her only legal heirs and successors and none else and they inherited the said share of late Seflika Dhar and thereafter id Bandana Dhar (Biswas) also died issueless leaving behind her husband Tapan Kumar Biswas who inherited the property left by said Bandana Dhar and now said Sri Jitendra Nath Datta, Rina Roy (Datta) and Ruma Mallik (Datta) and Tapan Kumar Biswas become the joint owners of 2/12 share in the said property left by said Renu Pada Dhar

And in that process Sri Amal Kumar Dhar, Sri Chanchal Kumar Dhar, Sri Kamal Dhar all sons of Late Renupada Dhar, Miss Sobha Dhar daughter of Late Renupada Dhar 5. Sri Jitendra Nath Datta S/o Late Khudiram Datta, Smt. Rina Roy, Ruma Mallik both daughter of Sri Jitendra Nath Datta Sri Tapan Kumar Biswas son of Late Santosh Kumar Biswas became the absolute joint owners of the said property which mentioned in the Schedule-A

That thereafter Sri Amal Kumar Dhar & 7 others have regularly paid rent to the B.L.&L.R.O. Asansol and their names have been duly recorded in the L.R. Khatian separately and have got mutation certificate in their names and they have also converted their land from Baid to Bastu and got conversion certificate from the appropriate authority and they were/are owning and possessing the same peacefully with the knowledge of all and according to their convenience and have got absolute saleable right over the said property.

That thereafter the said Sri Amal Kumar Dhar, Sri Chanchal Kumar Dhar, Sri Kamal Dhar, Miss Sobha Dhar, Sri Jitendra Nath Datta, Smt. Rina Roy, Ruma Mallik, Sri Tapan Kumar Biswas for their domestic and Others job and for some financial problems and personal difficulties the intention of further development and construction of the said properties could not materialize and for the said purposes while they were owning and possessing the said property they searched to a well known/Promoter who are financially sound and capable construction of the same and they jointly executed regd. Development Agreement for construction and a regd Power of Attorney of the said property by deed No. 7165 in the year 2018 dated 21.08.2018 and deed no. 7348 in the year 2018 dated 29.08.2018 at A.D.S.R.O. Asansol respectively and appointed their lawful constituted attorney and handed over the said property to M/S JOY MATA DI HOUSING PROJECT a Partnership Firm, Firm incorporated under the Partnership Act, having its regd. office at C/o SRI PARIMAL ROY, Railper, Near Shib Mondir Depopara Asansol, P.O. Asansol-2, P.S. Asansol(N), Dist. Paschim Bardhaman represented by its Partners .1. SRIPARIMAL ROY, Railper, Near Shib Mondir, Depopara, P.O. AAsansol-2, P.S.

Pradip Kumar Bhattacharya  
Advocate



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That thereafter the said M/S JOY MATA DI HOUSING PROJECTa Partnership Firm, through its Partner and have got possession of the said propeperty for construction of a multistoried building. That the property is neither vested nor it has been attached under the Central or State Govt's or by any local authority under the land acquisition and requisition proceedings.

That I caused searching from the records of A.D.S.R.O.,Asansol from 2008 to 2023 and searched the documents of the proposed Borrower, and found that the property not having been transferred to any body in that time. the said property is free from all encumbrances, lien and charges

That it is also hereby certified that the above property are not affected by any restriction of urban land (Ceiling or Regulation)Act 1976 and same is not under any claimof C.M.D.A.and C.I.L.

That it is also hereby certified that the above property are not effected by any restriction of Urban Land (Ceiling and Regulation)Act 1976 and the is not under and claim of CMDA o any authority.and the tenancy laws will not affect the Bank's right in eventually taking possession on the property as MORTGAGEE

That Securitisation and reconstruction of financial assets and enforcement of security interest Act 2002 (Act 54 of 2002) shall be enforceable

And from the documents like regd.deed, rent receipt, sanctioned plan etc. it is foundthat the property is valid, legal and its free from all encumbrances, lien and charges

#### SCHEDULE -A

ALL THAT piece and parcel of land situated at. Within the District of Paschim Bardhaman under P.S Asansol, Mouza Asansol Municipality, JL No 20, RS Khatian No 1138, RS Plot 6384 crossponding to L.R.Khatian No. 2651,32593,14493,15503,490,3412,14458,4887, in L.R.Plot No. 7168 total measuring an area of.165 Acres equivalent to 10 (Ten) Cottah of Bastu Land with old dilapidated 60 years two storied building covering an area of 2640 Sft. being Holding No 871153, situated at Dr. M. N.Saha Road, Asansol District Paschim Bardhaman butted and bounded as follows:

ON THE NORTH :11'6" wide Road---

ON THE EAST : ' 6.Ft. wide common passage

ON THE SOUTH :5'6" wide common passage and

ON THE WEST : 34'wide M. N. Saha Road

  
Pradip Kumar Bhattacharya  
Advocate

#### SCHEDULE- B ( DOCUMENTS )

1. One regd.deed of sale being no. in the  
Year 19 in favour of Renu Pada Dhar.

Zerox

2. One regd.deed of Gift being no.1534 in the

Zerox

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| 4 . One regd.deed of Dev. Agreement being no.7165 in the Year 2018 in favour of Joy Matadi Housing Project . | Zerox    |
| 5 . One regd.deed of P,O,A. being no. 7348 in the Year 2018 in favour of Joy Matadi Housing Project .        | Zerox    |
| 6. Searching receipt of A.D.S.R.O. Asansol   | Original |
| 7. 8 sheets of Mutation Certificate  | Zerox    |
| 8. porcha  | Zerox    |
| 9. Rent receipt  | Zerox    |
| 10. 8 sheets of conversion certificate   | Zerox    |
| 11. Affidavit  | Zerox    |
| 12. No objection from ADDA   | Zerox    |
| 13. Death Certificate  | Zerox    |
| 14. Legal heirs certificate  | Zerox    |


**CERTIFICATE OF TITLE**

I, Pradip Kumar Bhattacharya advocate certify that Sri Amal Kumar Dhar , Sri Chanchal Kumar Dhar , Sri Kamal Dhar all sons of Late Renupada Dhar . . Miss Sobha Dhar daughter of Late Renupada Dhar Sri Jitendra Nath Datta S/o Late Khudiram Datta, Smt.. Rina Roy , Ruma Mallik both daughter of Sri Jitendra Nath Datta Sri Tapan Kumar Biswas son of Late Santosh Kumar Biswas all resident of Sarada Bhawan, 87/153, Dr. M. N. Saha Road, Master Para, Asansol- I, PS Asansol(South), District Paschim Bardhaman represented by their lawful constituted attorney M/S JAI MATA DI HOUSING PROJECTS (PARTNERSHIP FIRM incorporated under the Indian Partnership Act, and having its registered office C/o Parimal Roy, S/o Late Fakir Chandra Roy resident of K. S. Road, P.O Asansol, P.S Asansol(North), District Paschim Bardhaman represented by its Partners 1) PARIMAL ROY, S/o Late Fakir Chandra Roy by faith Hindu, resident of K. S. Road, PO Asansol, PS Asansol(North), District Burdwan 2) AVIJIT DUTTA, son of Mr. Ramendra Nath Dutta, residing at 3 N. S. Road, Asansol, PO Asansol, PS Asansol(South), District Paschim Bardhaman as/have a valid clear, absolute, good, effect and marketable title to the property/ie shown above and the title deeds to the property concerned being original and not duplicate or fake.

2. That the title document mentioned in the chain of title were executed, stamped and registered in accordance with the law. They have the effect of conveying lawful title in favour of the said present owners.

3. I hereby certify that actual search was conducted on the date as mentioned herein the report with respect to the land/revenue records and I do not find anything adverse which prevent the title holders from creating a valid mortgage.

4. This legal opinion has been given without any interest direct or indirect after verifying all the necessary relevant papers, Xerox copy of which is returned back duly authenticated.

  
Pradip Kumar Bhattacharya  
Advocate

Signature of the Advocate who has scrutinized

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

Date of Application: 23-06-2023

**Serial No of Application** 2305006979/2023 **Search No** 2305006979/2023  
**Search for the Years** From 2008 To 2023 **Record Available** From 14/12/2020 onwards  
**Name of Person to be Searched** First Name : Amal Kumar Last Name : Dhar  
**From whom Received** P K Bhattacharya Adv  
**Fees Paid under Articles** F1(i) 2/- F1(ii) 15/-

**Search Result:**

SI.No.	Name & Address	Status & Transaction	Deed Details
1	Amal Kumar Dhar Son of Late Renupada Dhar Sarada Bhawar, 153, Dr. M. N. Saha Road, Master Para, Asansol District: Burdwan, PS: Asansol State: WEST BENGAL, Country: India	Status: Vendor Transaction: Sale, Sale Document Deed Registered in: A.D.S.R. ASANSOL	Deed No: I-020501153/2011 Query No: 0205000481 /2011 Serial No: 020501087 /2011 Page No: 1306 to 1336 Date of Registration: 09/02/2011 Date of Completion: 10/02/2011 Date of Delivery: 21/02/2011
2	Amal Kumar Dhar Son of Late Renupada Dhar Sarada Bhawar, 153, Dr. M. N. Saha Road, Master Para, Asansol	Status: Vendor Transaction: Sale, Sale Document Deed Registered in: A.D.S.R. ASANSOL	Deed No: I-230501153/2011 Query No: 2305 / Serial No: 230501087 /2011 Page No: 1306 to 1336 Date of Registration: 09/02/2011 Date of Completion: 10/02/2011 Date of Delivery: 21/02/2011
3	Amal Kumar Dhar Son of Late Renu Pada Dhar Sarada Bhawan 87, 153 District: Burdwan, PS: Asansol State: WEST BENGAL, Country: India	Status: Donee Transaction: Gift, Gift in Favour of family members Deed Registered in: A.D.S.R. ASANSOL	Deed No: I-020500924/2015 Query No: 0205001070 /2015 Serial No: 020500907 /2015 Page No: 407 to 424 Date of Registration: 13/02/2015 Date of Completion: 13/02/2015 Date of Delivery: 02/03/2015
4	Amal Kumar Dhar Son of Late Renupada Dhar Sarada Bhawan, 87/153, Dr. M N Saha Road District: Burdwan, PS: Asansol State: WEST BENGAL, Country: India	Status: Donee Transaction: Gift, Gift in Favour of family members Deed Registered in: A.D.S.R. ASANSOL	Deed No: I-020501534/2015 Query No: 0205002817 /2015 Serial No: 020501543 /2015 Page No: 2354 to 2370 Date of Registration: 09/03/2015 Date of Completion: 11/03/2015 Date of Delivery: 31/03/2015
5	Amal Kumar Dhar Son of Late Renu Pada Dhar Sarada Bhawan 87, 153	Status: Donee Transaction: Gift, Gift in Favour of family members Deed Registered in: A.D.S.R. ASANSOL	Deed No: I-230500924/2015 Query No: 2305 / Serial No: 230500907 /2015 Page No: 407 to 424 Date of Registration: 13/02/2015 Date of Completion: 13/02/2015 Date of Delivery: 02/03/2015
6	Amal Kumar Dhar Son of Late Renupada Dhar Sarada Bhawan, 87/153, Dr. M N Saha Road	Status: Donee Transaction: Gift, Gift in Favour of family members Deed Registered in: A.D.S.R. ASANSOL	Deed No: I-230501534/2015 Query No: 2305 / Serial No: 230501543 /2015 Page No: 2354 to 2370 Date of Registration: 09/03/2015 Date of Completion: 11/03/2015 Date of Delivery: 31/03/2015
7	Amal Kumar Dhar  City: ASANSOL, District: Purba Bardhaman, PS: Asansol ( S ), Pin: 713304, State: West Bengal,, Country: India,	Status: Land Lord Transaction: [0110] Sale, Development Agreement or Construction agreement Deed Registered in: A.D.S.R. ASANSOL	Deed No: I-230507165/2018 Query No: 23050001330416/2018 Serial No: 2305007068/2018 Page No: 0 to 0 Date of Registration: 21/08/2018 Date of Completion: 28/08/2018 Date of Delivery: 31/08/2018
8	Amal Kumar Dhar  City: ASANSOL, District: Purba Bardhaman, PS: Asansol ( S ), Pin: 713304, State: West Bengal,, Country: India,	Status: Principal Transaction: [0138] Sale, Development Power of Attorney after Registered Development Agreement Deed Registered in: A.D.S.R. ASANSOL Remarks: This Deed is Development Power of Attorney after Registered Development Agreement of [Deed No/Year]:	Deed No: I-230507348/2018 Query No: 23051000234851/2018 Serial No: 2305007266/2018 Page No: 0 to 0 Date of Registration: 29/08/2018 Date of Completion: 30/08/2018 Date of Delivery: 31/08/2018

<p>9 AMAL KUMAR DHAR Son of Late RENUPADA DHAR</p> <p>City: ASANSOL, District: Paschim Bardhaman, PS: Asansol, Pin: 713301, State: West Bengal,, Country: India,</p>	<p>Status: Donor Transaction: [0206] Gift, Gift in f/o Govt./Local Bodies(Exempt Cases) Deed Registered in: A.D.S.R. ASANSOL</p>	<p>Deed No: I-230506757/2021 Query No: 23053001599067/2021 Serial No: 2305006714/2021 Page No: 172312 to 172326 Date of Registration: 26/08/2021 Date of Completion: 26/08/2021</p>
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( Mr Manoj Kumar Mandal )

A.D.S.R. ASANSOL

OFFICE OF THE A.D.S.R. ASANSOL

Addl. District Sub-Registrar  
Asansol, Dist-Paschim Bardhaman

23 JUN 2023

