

ABSTRACT OF TITLE

(TO BE GIVEN ALONGWITH TITLE OPINION BY PANEL ADVOCATE)

Appl. No . 2001140000895

Name of Applicant/s : Pradip Kumar Roy

Revenue details with property description and specification :

All that piece or parcel of a 2BHK residential Flat measuring 960 Sq feet (including Super built area) at First Floor being Flat No 5 of the G + four storied building alongwith proportionate share of land measuring 0.20 acre ,appertaining to part of R.S. Plot No.297 corresponding to L.R. Plot No. 874 under L.R. Khatian No. 4093 Mouza-Uttar Bagdogra J.L.No.93 Pargana-Patharghata , P.S.Bagdogra , Dist.Darjeeling under Upper Bagdogra Gram Panchayat .

Butted and bounded as follows:-


North:- Servooc Road and Asian Highway No.2 ; South:- House of Ganga Pradhan ;

East:- By House of Chandan Joarder and Diptikana Dasgupta ; West :-House of A.D.Singh .

b)Title flow Chart : (Chain of title to be given in the form of flow diagram specifying document Number,date of transfer extent etc.)

Date & Year	Mode of Transfer	Land area	Transfer from	Transferred to
1946	By Sale Deed No.845	0.20 acre	Byom Bahadur Kami	Santosh Roy
2013	By Gift Deed No.2627	0.20 acre	Santosh Roy	Durga Roy .
2021	By Gift Deed No.6807	0.20 acre	Durga Roy	Ujjal Roy
2021	Declaration Deed No.10188	0.20 acre	Durga Roy	Ujjal Roy
2021	Development Agreement No.9465 Power of Attorney No.9518	0.29 acre	Ujjal Roy	M/S Disha Construction
2023	Sale Agreement	960 Sq.feet Flat	Ujjal Roy	Pradip Kumar Roy

Contd.....P/2


Mridul Kumar Sehanobis
Advocate
Siliguri , Dt. Darjeeling

Observation on :

- 1) Mutation/Sub-Division:- Done
- 2) Property Tax Receipt:- upto-date
- 3) Search Report/Encumbrance:

Certificate :

I hereby certify that abovenamed owner Sri Ujjal Roy , son of Sri Santosh Roy @ Santosh Kumar Roy Karmakar has a clear, valid marketable title of the subject property free from all encumbrances. The property can be taken as security by way of creation of equitable mortgage .

I HAVE VERIFIED/ PERUSED THE FOLLOWING DOCUMENTS IN ORIGINAL .
List of documents ,in original/photocopies, certified/registered/notorised documents required for creating the above mortgage:

- a) Copy of Gift Deed being No.6807 for the year 2021 and Deed of Declaration being No.10188 for the year 2021 .
 - b) Xerox copy of Chain Deed No. 2627 for the year 2013 .
 - c) Xerox Copy of Khazana Receipt paid upto 1429 B.S.
 - d) Xerox Copy of Panchayat Holding Tax Receipt paid upto 2022-23 .
 - e) Xerox Copy of Development Agreement and Development Power of Attorney in favour of M/S DISHA CONSTRUCTIONS being No. 9465 and No. 9518 for the year 2021 executed by Ujjal Roy .
 - g) Xerox copy of L.R. Khatians No. 4093 in fo Ujjal Roy .
 - i) Original Sale Agreement dated 31.08.2021 executed in f/o Sri Pradip Kumar Roy S/O Bhisma Ranjan Roy dt. 27.02.2023.
 - j) Search receipts for the period of 2010-2023 (upto-date)
- The following documents should be kept on LIC housing Finance Ltd.'s record.

The borrower/ Owner shall deposit his original Documents as mentioned below:-

- i) Original Sale Deed to be executed by the owners Sri Ujjal Roy , son of Sri Santosh Roy @ Santosh Kumar Roy Karmakar and the Developer and be registered in f/o Sri Pradip Kumar Roy S/O Bhisma Ranjan Roy
- ii) Original Sale Agreement in f/o Sri Pradip Kumar Roy S/O Bhisma Ranjan Roy .



Signature of Advocate (with seal)

Mridul Kumar Sehanobis
Advocate
Siliguri , Dt. Darjeeling

MRIDUL KUMAR SEHANOBIS

**B.Com.(Hons) LL.B.
ADVOCATE**

Civil & Criminal Laws Practitioner

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Date:-16.06.2023

LICH/23/248

To

The Area Manager,
LIC Housing Finance Ltd,
Siliguri Area Office ,

Sub:- Searching Report and non-encumbrance certificate in respect of Landed Property owned and possessed by Sri Ujjal Roy , son of Sri Santosh Roy @ Santosh Kumar Roy Karmakar ,resident of Sukanta Nagar , Upper Bagdogra , P.O. Bagdogra P.S. Bagdogra ,Dist. Darjeeling .

Ref:-Your instruction in connection with Loan Application of Sri Pradip Kumar Roy S/O Bhisma Ranjan Roy ,resident of Sukanta Nagar , Upper Bagdogra , P.O. Bagdogra P.S. Bagdogra ,Dist. Darjeeling . Loan application No. 2001140000895.


Dear Sir,

In pursuance of your instruction I have perused and scrutinised the relevant papers and documents available in respect of the landed property owned and possessed by Sri Ujjal Roy , son of Sri Santosh Roy @ Santosh Kumar Roy ,resident of Sukanta Nagar , Upper Bagdogra , P.O. Bagdogra P.S. Bagdogra ,Dist. Darjeeling . Besides that I have caused necessary searches in the office of the Additional District Sub-Registrar at Bagdogra for the years from 2010-2023 (upto date) respectively and I have also inspected settlement records in the office of the B.L.& L.R.O. at Naxalbari and in the other concerned offices and I submit my report on the basis of documents and records available as follows:-

1)DESCRIPTION OF DOCUMENTS EXAMINED BY ME:-

- a) Copy of Gift Deed being No.6807 for the year 2021 and Deed of Declaration being No.10188 for the year 2021 .
- b) Xerox copy of Chain Deed No. 2627 for the year 2013 .
- c) Xerox Copy of Khazana Receipt paid upto 1429 B.S.
- d) Xerox Copy of Panchayat Holding Tax Receipt paid upto 2022-23 .
- e) Xerox Copy of Development Agreement and Development Power of Attorney in favour of M/S DISHA CONSTRUCTIONS being No. 9465 and No. 9518 for the year 2021 executed by Ujjal Roy .
- g) Xerox copy of L.R. Khatians No. 4093 in fo Ujjal Roy .
- i) Original Sale Agreement dated 31.08.2021 executed in f/o Sri Pradip Kumar Roy S/O Bhisma Ranjan Roy dt. 27.02.2023.
- j) Search receipts for the period of 2007-2020 (upto-date)

Contd..... P/2 .


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2) PARTICULARS OF PROPERTY RELEVANT TO THE SEARCH :-

All that piece or parcel of a 2BHK residential Flat measuring 960 Sq.feet (including Super built area) at First Floor being Flat No 5 of the G + four storied building alongwith proportionate share of land measuring 0.20 acre ,appertaining to part of R.S. Plot No.297 corresponding to L.R. Plot No. 874 under L.R. Khatian No. 4093 Mouza-Uttar Bagdogra J.L.No.93 Pargana-Patharghata , P.S.Bagdogra , Dist.Darjeeling ,under Upper Bagdogra Gram Panchayat .

Butted and bounded as follows:-

North:- Servoce Road and Asian Highway No.2 ; South:- House of Ganga Pradhan ;
East:- By House of Chandan Joarder and Diptikana Dasgupta ; West :-House of A.D.Singh .

3) REPORT ON DEVOLUTION OF TITLE:-


Whereas one Sri Santosh Roy @ Santosh Kumar Roy Karmakar s/o Late Vishma Roy @ Vishma Roy Karmakar was the absolute owner-in-possession of land measuring more or less 0.20 acre in R.S. Plot No.297 corresponding to L.R. Plot No. 874 under L.R. Khatian No. 428 Mouza-Uttar Bagdogra J.L.No.93 Pargana-Patharghata , P.S.Bagdogra , Dist.Darjeeling ,under Upper Bagdogra Gram Panchayat purchased by virtue of a Deed of Sale ,executed by one Byom Bahadur Kami,s/o Sri Jalpa KHarka and registered on 14.09.1946 in the office of the Sub-Registrar at Siliguri in Book-I, Volume No. 11 at pages 167 to 170 Being No. 845 for the year 1946 and he was possessing and enjoying the said land freely and uninterruptedly since the date of purchase having all right, title and interest therein .

AND WHEREAS being such owner-in-possession Sri Santosh Roy @ Santosh Kumar Roy Karmakar s/o Late Vishma Roy @ Vishma Roy Karmakar transferred his aforesaid land measuring 0.20 acre in favour of his wife Smt. Durga Roy by virtue of a Deed of Gift , registered on 21.03.2013 in the office of the Additional District Sub-Registrar at Bagdogra and recorded in Book-I, Being No. 2627 for the year 2013.

AND WHEREAS being such owners-in-possession Smt. Durga Roy w/o Santosh Roy @ Santosh Kumar Roy Karmakar transferred her aforesaid land measuring 0.20 acre in favour of her Son Sri Ujjal Roy by virtue of a Deed of Gift , registered on 23.09.2021 in the office of the Additional District Sub-Registrar at Bagdogra and recorded in Book-I, Being No. 6807 for the year 2021 thereafter a Deed of Declaration registered on 23.12.2021 in the office of the Additional District Sub-Registrar at Bagdogra and recorded in Book-I, Being No. 10188 for the year 2021 for correction of boundary of the land .

AND Whereas thus by virtue of the aforesaid Gift Deed followed by Deed of Declaration Sri Ujjal Roy , son of Sri Santosh Roy @ Santosh Kumar Roy Karmakar became the absolute owners -in-possession of land measuring 0.20 acre having all permanent, heritable and transferable right, title and interest therein and his name has been mutated in the office of B.L.& L.R.O., Naxalbari and got L.R. Khatian No. 4093 opened in his name being L.R. Plot No. 874 and class of land has been duly recorded as Bastu classification .

Contd...P/3


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Being in-such possession, Sri Ujjal Roy, son of Sri Santosh Roy @ Santosh Kumar Roy Karmakar has been jointly developing his aforesaid land measuring 0.20 acre by constructing a multi-storied building as per sanctioned building Plan duly approved by competent Authority through his developer M/S DISHA CONSTRUCTIONS, having its office at Sukanta Nagar, Upper Bagdogra, P.O. Bagdogra P.S. Bagdogra, Dist. Darjeeling, represented by its PartnerS Md. Taslim s/o Abdul Masjid, Mr. Soyab Ali, Md. Saurab Ali and Mr. Shibabrata Bardhan s/o r. Sushil Chandra Bardhan as per Development Agreement executed by the land owner on 08.12.2021 registered in the office of the Additional District Sub-Registrar at Bagdogra and recorded in Book-I, Being No.9465 for the year 2021 and he also executed a Development Power of Attorney in favour of Developer on 10.12.2021 registered in the office of the Additional District Sub-Registrar at Bagdogra and recorded in Book-I, Being No.9518 for the year 2021 and the Developer has been constructing the residential building as per plan.

AND WHEREAS being such owner-in-possession Sri Ujjal Roy, son of Sri Santosh Roy @ Santosh Kumar Roy Karmakar and the Developers have jointly entered into an Agreement for Sale of a 2BHK residential Flat measuring 960 Sq.feet (including Super built area) at First Floor being Flat No 5 of the G + four storied building alongwith proportionate share of land in favour of Sri Pradip Kumar Roy S/O Bhisma Ranjan Roy by virtue of a Deed of Agreement for Sale on 27.02.2023.

4) OPINION:-

a) On the basis of documents and records available to me, it may be certified that the title of the aforesaid property mentioned in clause-2 hereinabove owned and possessed by Sri Ujjal Roy, son of Sri Santosh Roy @ Santosh Kumar Roy Karmakar as mentioned above is absolutely free, clear and marketable.

b) It is certified that neither any requisition or acquisition order has been made over the aforesaid plot of land by any Govt. Authority concerned nor the said plot of land is affected by any scheme of alignment.

c) It is also certified that the said plot of land is not hit by any restrictions under the Urban Land (ceiling & regulations) Act.

d) It is further certified that the aforesaid company Sri Ujjal Roy, son of Sri Santosh Roy @ Santosh Kumar Roy Karmakar have got saleable and marketable right, title and interest over the aforesaid property as mentioned in clause-2 hereinabove and borrowers/purchaser Sri Pradip Kumar Roy S/O Bhisma Ranjan Roy be entitled to create equitable mortgage as per provisions of the section 58(f) of the Transfer of Property Act, 1882 after purchasing aforesaid property from the abovenamed owners by virtue of a duly registered instrument.

The borrower/ Owner shall deposit his original Documents as mentioned below:-

- i) Original Sale Deed to be executed by the owners Sri Ujjal Roy, son of Sri Santosh Roy @ Santosh Kumar Roy Karmakar and the Developer and be registered in f/o Sri Pradip Kumar Roy S/O Bhisma Ranjan Roy
- ii) Original Sale Agreement in f/o Sri Pradip Kumar Roy S/O Bhisma Ranjan Roy .

Yours faithfully,

(Mridul Kumar Sehanobis)
Advocate, Siliguri.

Mridul Kumar Sehanobis
Advocate
Siliguri, Dt. Darjeeling