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06/07/2025

**TITLE INVESTIGATION REPORT**

**Borrower/s : MR. JAISON JAYAKARAN & MRS. S. JANSIRANI**

**Title deeds of : MR. JAISON JAYAKARAN & MRS. S. JANSIRANI**

*R. Gomsathi*

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## ANNEXURE-B

1	a	Name of the Branch/ Business Unit/Office seeking opinion.	AGM, SBI, RACPC, Tamabaram, Chennai.
	b	Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	-
	C	Name of the Borrower.	MR. JAISON JAYAKARAN & MRS. S. JANSIRANI
2	a	Type of Loan	Self Construction
	b	Type of property	Plot
3	a	Name of the unit/concern/company/person offering the property/(ies) as security.	MR. JAISON JAYAKARAN & MRS. S. JANSIRANI
	b	Constitution of the unit/concern/person/body/authority offering the property for creation of charge.	Individual
	C	State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Borrower
4	a	Value of Loan (Rs. in crores)	
5		Complete or full description of the immovable property (ies) offered as security including the following details.	
	a	Survey No.	Old Survey No.314/2A as per Patta New Survey No.314/2A2B
	b	Door/House no. (in case of house property)	Plot No.10A
	C	Extent/ area including plinth/ built up area in case of house property	1593 Sq.Ft.,
	d	Locations like name of the place, village, city, registration, sub-district etc. Boundaries.	Madura Satankuppaam Village, Vandalur Taluk, Chengalpattu DsitRICT
6	a	Particulars of the documents	

		scrutinized- serially and chronologically.	As stated below	
	b	Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified. Note: Only originals or certified extracts from the registering/land/ revenue/ other authorities be examined.		
Sl. No.	Date	Nature of Document	Documents Submitted	Documents scrutinized
1	15/05/1974	Sale Deed from Mrs.Chockammal to and in favour of Mrs.Amsa Ammal, registered as Document No.655 of 1974, before the Sub Registrar office of Thiruporur.	Photocopy	Photocopy
2	18/07/2000	Death Certificate of Mrs. Amsa Ammal	Photocopy	Photocopy
3	12/10/2001	Legal Heir Certificate of Mrs. Amsa Ammal	Photocopy	Photocopy
4	30/05/2002	Sale Deed from Mr.R. Dinadayalan for himself and on behalf of his minor children Devaraj & Sathish, Mrs. C. Lalitha for herself and on behalf of her minor children Renukadevi & Kalpana to and in favour of Mr.C.Kalaichelvan, registered as Document No.2450 of 2002, before the Sub Registrar office of Thiruporur.	Photocopy	Photocopy
5	21/02/2007	General Power of Attorney from Mr.C.Kalaichelvan to and in favour of Mr.O.Pukraj, registered as Document No.295 of 2007, before the Sub Registrar Office of Thiruporur.	Photocopy	Photocopy

6	04/04/2007	Sale Deed from Mr.C.Kalaichelvan rep. by his power agent Mr.O.Pukraj to and in favour of Mrs.Sripriya Mukundan, registered as Document No.3657 of 2007, before the Sub Registrar office of Thiruporur.	Photocopy	Photocopy
7	-	Patta No.2890 stands in the name of Mrs. Sripriya Mukundan.	Photocopy	Photocopy
8	18/08/2022	Proceedings of the BDO for approved regularization plan vide Na.ka.No.1098-20/2022/A1 at Thiruporur.	Photocopy	Photocopy
9	27/09/2022	Proceedings of the BDO for approved sub-division plan vide Na.Ka.No.1020-30/2022/A1 at Thiruporur.	Photocopy	Photocopy
10	21/11/2022	Sale Deed from Mrs. Sripriya Mukundan to and in favour of Mr.Jaison Jayakaran & Mrs.S.Jansi Rani, registered as Document No.25852 of 2022, before the Sub Registrar office of Thiruporur.	Original	Original
11	09/09/2013	Patta No.2890 stands in the name of Mr.Jaison Jayakaran & Mrs.S.Jansi Rani.	Original	Original
12	06/01/2014	Adangal in the name of Mr.Jaison Jayakaran & Mrs.S.Jansi Rani.	Original	Original
13	21/08/2024	Building Plan Approval vide ROC No.29 vide application no. SWP/BPA/0315187/2024 issued by the Executive Officer at Kelambakkam Village Panchayat.	Original	Original
14	24/04/2025	MODT executed by Mr.Jaison Jayakaran &	Original	Original

		Mrs.S.Jansi Rani to and in favour of Indian Bank, registered as Document No.9523 of 2025 before the Sub Register Office of Thiruporur.		
15	03/07/2025	Receipt Deed executed by Indian Bank to and in favour of Mr. Jaison Jayakaran & Mrs.S.Jansi Rani, registered as Document No.15774 of 2025, before the Sub Registrar Office of Thiruporur.	Original	Original
16	22/02/2025	Encumbrance Certificate No.143692157/2025 has been verified for the period from 01/01/1990 to 19/02/2025	Downloaded EC	Downloaded EC
17	03/07/2025	Encumbrance Certificate for the Period from 01/01/1975 to 05/07/2025	Downloaded EC	Downloaded EC
7	a	Whether certified copy of all title documents are obtained from the relevant sub-registrar office and compared with the documents made available by the proposed mortgagor? (Please also enclose all such certified copies and relevant fee receipts along with the TIR.) (HL : If the value of loan => Rs.1 crore and in case of commercial loans irrespective of the loan component)	Originals Verified	
	b	Whether all pages in the certified copies of title documents which are obtained directly from Sub-Registrar's office have been verified page by page with the original documents submitted? (In case originals title deed is not produced for comparing with the certified or ordinary copies, the matter should be handled more diligently & cautiously).		

8	a	Whether the records of registrar office or revenue authorities relevant to the property in question are available for verification through any online portal or computer system?	No
	b	If such online/computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.	
	C	Whether the genuineness of the stamp paper is possible to be got verified from any online portal and if so whether such verification was made?	
	d	Whether proper registration of documents completed. Details thereof to be provided.	
9	a	Property offered as security falls within the jurisdiction of which sub-registrar office?	SRO Thiruporur
	b	Whether it is possible to have registration of documents in respect of the property in question, at more than one office of sub-registrar/ district registrar/ registrar-general. If so, please name all such offices?	
	C	Whether search has been made at all the offices named at (b) above?	
	d	Whether the searches in the offices of registering authorities or any other records reveal registration of multiple title documents in respect of the property in question?	
10	a	Chain of title tracing the title from the oldest title deed to the latest title deed establishing title of the property in question from the predecessors in title/interest to the current title holder	Yes

Land measuring an extent of 50 Cents of vacant land comprised in Survey No.314/2 in sathankuppam village, Kelambakkam Panchayat Thiruporur Panchayat Union, Chengalpet District originally belongs to Mrs.Amsa Ammal and has been purchased from Mrs.Chockammal, registered as Sale Deed document no.655 of 1974, before the Sub Registrar Office of Thiruporur dated 15/05/1974.

Subsequently, the said Mrs. Amsa Ammal died on 07/07/2000 evident from the Death Certificate Produced vide Registration No.13 of 2000 and leaving behind her legal heirs namely 1) Mr.R. Dinadayalan and his two minor children 2) Devaraj & 3) Sathish, 4) Mrs. C. Lalitha and her two minor children 5) Renukadevi & 6) Kalpana evident from the Legal Heirship Certificate issued by the Tahsildar Chengalpet vide Registration No.6409/2001/A1 dated 12/10/2001.

Whereas, the said Mr.R. Dinadayalan for himself and on behalf of his minor children Devaraj & Sathish, Mrs. C. Lalitha for herself and on behalf of her minor children Renukadevi & Kalpana decided to sold the aforesaid land of 50 Cents Comprised in Survey No.314/2 in satankuppam Village, Kelambakkam Panchayat Thiruporur Panchayat Union, Chengalpet District to and in favour of Mr.C.Kalaichelvan, registered as Sale Deed dated 30/05/2002 bearing Document No.2450 of 2002, before the Sub Registrar Office of Thiruporur.

And the aforesaid minors did not Challenge the above sale. Therefore, Mr.C.Kalaichelvan has get perfected & absolute his title upon the above property.

The said, Mr.C.Kalaichelvan appointed Mr.O.Pukraj as his Power of Agent to sell the above said land measuring an extent of 50 Cents comprised in Survey No.314/2A at Satankuppam Village and registered as Deed of General Power of Attorney dated 21/02/2007 bearing Document No.295 of 2007 before the Sub Registrar Office of Thiruporur.

And the said Mr.O.Pukraj has formed a Layout the aforesaid land in the name of "Raj Avenue" at Satankuppam Village, Kelambakkam Panchayat Thiruporur Panchayat Union, Chengalpet District.

Whereas, the said Mr.O.Pukraj as Power Agent of Mr.C.Kalaichelvan sold Plot No.10 measuring an extent of 3165.75 Sq.ft in the above layout named "RAJ AVENUE" comprised in Survey No.314/2A at Satankuppam Village, to and in favour of Mrs.Sripriya Mukundan, registered as Sale Deed dated 04/04/2007 bearing Document No.3657 of 2007 before the Sub Registrar Office of Thiruporur.

The said Mrs.Sripriya Mukundan obtained Patta vide No.2890 in her name in respect of Survey No.314/2A2 measuring an extent of 3165.75 Sq.ft issued by Zonal Deputy Tahsildar Guduvanchery dated on 07/12/2009.

Proceedings related to regularization of approved plan for Plot No.10 by the BDO, Thiruporur dated 18/08/2022 vide his Proceedings Na.Ka.No.1098-20/2022/A1 and approved regularization plan was produced.

And after, the said Plot No.10 was Sub-divided into two plots, Plot No.10A measuring 1593 Sq.ft and Plot No.10B measuring 1572.75 Sq.ft vide Proceedings Na.ka.No.1020-30/2022/A1 approved by the BDO, Thiruporur dated on 27/09/2022 and approved Sub-Division Plan was Produced.

Whereas, the said Mrs.Sripriya Mukundan sold the above said Plot No.10A measuring an extent of 1593 Sq.ft in "RAJ AVENUE" comprised in Old Survey No.314/2A, New Survey No.314/2A2 at Satankuppam Village, to and in favour of Mr. Jaison Jayakaran & Mrs.S. Jansi Rani, registered as Sale Deed dated 21/11/2022 bearing Document No.25852 of 2022 before the Sub Registrar Office of Thiruporur.

The said Mr. Jaison Jayakaran & Mrs.S. Jansi Rani obtained Patta vide No.7649 stands in their name in respect of Survey No.314/2A2B measuring an extent of 1593 Sq.ft issued dated on 23/02/2023 and also produced Adangal, stands in the name of Mr. Jaison Jayakaran & Mrs.S. Jansi Rani issued by VAO at Satankuppam Village.

And after, the said Mr. Jaison Jayakaran & Mrs.S. Jansi Rani obtained approval for construction of Residential House by Obtaining Approved plan dated 21/08/2024 vide application no. SWP/BPA/0315187/2024 and ROC No.29 issued by the Executive Officer Kelambakkam Village Panchayat.

The said, Mr. Jaison Jayakaran & Mrs.S. Jansi Rani mortgaged the aforesaid property measuring an extent of 1593 Sq.ft at Satankuppam Village now Pudupakkam Madura Satankuppam Village, Vandalur Taluk, Chengalpet District to and in favour of Indian Bank, registered as Memorandum Relating to Deposit of Title Deeds Document No.9523 of 2025 dated 24/04/2025 before the Sub Registrar Office of Thiruporur.

And also Discharged by Indian Bank, after final repayment of loan to and in favour of Mr. Jaison Jayakaran & Mrs.S. Jansi Rani, registered as Deed of Receipt bearing Document No.15774 of 2025 dated 03/07/2025 before the Sub Registrar Office of Thiruporur.



Encumbrance Certificate has been verified from 01/01/1975 to 05/07/2025 and there is no subsisting encumbrance over the schedule mentioned property.

Therefore, the said Mr. Jaison Jayakaran & Mrs.S. Jansi Rani have clear, absolute, valid and marketable title over the schedule mentioned property and can convey a valid title to the bank by Deposit of Title Deed.

	b	Wherever Minor's interest or other clog on title is involved, search should be made for a further period, depending on the need for clearance of such clog on the Title. In case of property offered as security for loans of Rs.1.00 crore and above, search of title/encumbrances for a period of not less than 30 years is mandatory. (Separate Sheets may be used)	Minor interest is not involved
	C	Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible, the modalities/procedure to be followed including court permission to be obtained and the reasons for coming to such conclusion.	
11	a	Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or lnam Holder or Govt. Grantee/ Allottee etc.)	Absolute right
		If Ownership Rights,	Sale Deed
	a	Details of the Conveyance Documents	
	b	Whether the document is properly stamped.	Yes
	C	Whether the document is properly registered.	Yes
		If leasehold, whether;	No
	a	The Lease Deed is duly stamped and registered	NA
	b	The lessee is permitted to mortgage the Leasehold right,	
	C	duration of the Lease/unexpired period of lease,	

	d	if, a sub-lease, check the lease deed in favour of Lessee as to whether Lease deed permits sub-leasing and mortgage by Sub-Lessee also.	
	e	Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	
	f	Right to get renewal of the leasehold rights and nature thereof.	
		If Govt. grant/ allotment/Lease-cum/Sale Agreement I Occupancy / lnam Holder/Allottee etc, whether;	NA
	a	grant/agreement etc. provides for alienable rights to the mortgagor with or without conditions?	
	b	the mortgagor is competent to create charge on such property?	
	C	any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available?	
		If occupancy right, whether;	NA
	a	Such right is heritable and transferable,	
	b	Mortgage can be created.	
12		Has the property been transferred by way of Gift/Settlement Deed	No
	a	The Gift/Settlement Deed is duly stamped and registered;	NA
	b	The Gift/Settlement Deed has been attested by two witnesses;	
	d	Whether there is any restriction on the Donor in executing the gift/settlement deed in question?	
	e	The Gift/Settlement Deed transfers the property to Donee;	NO
	f	Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separate writing or by implication or by actions?	NA
	g	Whether the Donee is in possession of the gifted property?	

	h	Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person to join the creation of mortgage;	
	i.	Any other aspect affecting the validity of the title passed through the gift/settlement deed.	
13		Has the property been transferred by way of partition / family settlement deed	No
	a	Whether the original deed is available for deposit. If not the modality/procedure to be followed to create a valid and enforceable mortgage.	No
	b	Whether mutation has been effected	No
	C	Whether the mortgagor is in possession and enjoyment of his share.	No
	d	Whether the partition made is valid in law and the mortgagor has acquired a mortgageable title thereon.	No
	e	In respect of partition by a decree of court, whether such decree has become final and all other conditions/formalities are completed/complied with.	NA
	f	Whether any of the documents in question are executed in counterparts or in more than one set? If so, additional precautions to be taken for avoiding multiple mortgages?	
14		Whether the title documents include any testamentary documents /wills?	NO
	a	In case of wills, whether the will is registered will or unregistered will?	NA
	b	Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	
	C	Whether the property is mutated on the basis of will?	
	d	Whether the original will is available?	
	e	Whether the original death certificate of the testator is	

		available?	
	f	What are the circumstances and/or documents to establish the will in question is the last and final will of the testator?	
	g	Comments on the circumstances such as the availability of a declaration by all the beneficiaries about the genuineness/ validity of the will, all parties have acted upon the will, etc., which are relevant to rely on the will, availability of Mother/Original title deeds are to be explained.	
15		Whether the property is subject to any wakf rights / belongs to church / temple or any religious / other institutions	No
	a	any restriction in creation of charges on such properties?	No
	b	Precautions/ permissions, if any in respect of the above cases for creation of mortgage?	NA
16	a	Where the property is a HUF/ joint family property?	No
	b	Whether mortgage is created for family benefit/legal necessity, whether the Major Coparceners have no objection/join in execution, minor's share if any, rights of female members etc.	NA
	C	Please also comment on any other aspect which may adversely affect the validity of security in such cases?	NA
17	a	Whether the property belongs to any trust or is subject to the rights of any trust?	No
	b	Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?	NA
	c	If YES, additional precautions/permissions to be obtained for creation of valid mortgage?	NA

	d	Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	NA
18		Is the property an Agricultural land	No
	a	whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage?	
	b	In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?	
	C	In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained?	
19	a	Whether the property is affected by any local laws or special enactments or other regulations having a bearing on the security creation / mortgage (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.)?	No
	b	Additional aspects relevant for investigation of title as per local laws.	
20	a	Whether the property is subject to any pending or proposed land acquisition proceedings?	No
	b	Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry?	
21	a	Whether the property is involved in or subject matter of any litigation which is pending or concluded?	No
	b	If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	
	C	Whether the title documents have any court seal/ marking which points out	

		any litigation/ attachment/security to court in respect of the property in question? In such case please comment on such seal/markings?	
22	a	In case of partnership firm, whether the property belongs to the firm and the deed is properly registered?	No
	b	Property belonging to partner(s), whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	
	C	Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm?	
23	a	Whether the property belongs to a Limited Company, check the Board resolution, authorisation to create mortgage/execution of documents, Registration of any prior charges with the Company Registrar (ROC), Articles of Association /provision for common seal etc.	No
	b/1	Whether the property (to be mortgaged) is purchased by the above Company from any other Company or Limited Liability Partnership (LLP) firm? Yes/ No.	
	b/2	If yes, whether the search of charges of the property (to be mortgaged) has been carried out with Registrar of Companies (RoC) in respect of such vendor company/ LLP (seller) and the vendee company (purchaser) ?	
	b/3	Whether the above search of charges reveals any prior charges/encumbrances, on the property (proposed to be mortgaged) created by the vendor company (seller)?	
	b/4	If the search reveals encumbrances / charges, whether such charges / encumbrances have been satisfied?	
24		In case of Societies, Association, the required authority/power to borrow and whether the mortgage can be created, and the requisite	NA

		resolutions, bye-laws.	
25	a	Whether any POA is involved in the chain of title during the period of search?	Yes
	b	Whether the POA involved is one coupled with interest, i.e. a Development Agreement-cum- Power of Attorney. If so, please clarify whether the same is a registered document and hence it has created an interest in favour of the builder/developer and as such is irrevocable as per law.	No
	c	In case the title document is executed by the POA holder, please clarify whether the POA involved is (i) one executed by the Builders viz. Companies/ Firms/Individual or Proprietary Concerns in favour of their Partners/ Employees/ Authorized Representatives to sign Flat Allotment Letters, NOCs, Agreements of Sale, Sale Deeds, etc. in favour of buyers of flats/units (Builder's POA) or (ii) other type of POA (Common POA) .	Yes Common
	d	In case of Builder's POA, whether a certified copy of POA is available and the same has been verified/compared with the original POA.	NA
	e	In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA 1) Whether the original POA is verified and the title investigation is done on the basis of original POA? i) Whether the POA is a registered one? ii) Whether the POA is a special or general one? iii) Whether the POA contains a specific authority for execution of title document in question?	Yes  Yes  General  No
	f	Whether the POA was in force and not revoked or had become invalid on the date of execution of the document in	Yes Inforced

		question? (Please clarify whether the same has been ascertained from the office of sub-registrar also?)	
	g	Please comment on the genuineness of POA?	Genuine
	h	The unequivocal opinion on the enforceability and validity of the POA.	Enforceable
26		Whether mortgage is being created by a POA holder, check genuineness of the Power of Attorney and the extent of the powers given therein and whether the same is properly executed/ stamped/ authenticated in terms of the Law of the place, where it is executed.	No
27	I.	If the property is a flat/ apartment or residential/ commercial complex	Residential
	A	Promoter's/Land owner's title to the land/ building;	Land owners title
	b	Development Agreement/Power of Attorney;	NA
	C	Extent of authority of the Developer/builder;	-
	d	Independent title verification of the Land and/or building in question;	Verification done and Title of the land found absolute clear, valid and marketable.
	e	Agreement for sale (duly registered);	NA
	f	Payment of proper stamp duty;	NA
	g	Requirement of registration of sale agreement, development agreement, POA, etc.;	NA
	h	Approval of building plan, permission of appropriate/local authority, etc.;	NA
	I	Conveyance in favour of Society/Condominium concerned;	NA
	j	Occupancy Certificate/allotment letter/letter of possession;	NA
	k	Membership details in the Society etc.;	NA
	l	Share Certificates;	NA



	m	No Objection Letter from the Society;	NA
	N	All legal requirements under the local/Municipal laws, regarding ownership of flats/ Apartments/ Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.;	NA
	0	Requirements, for noting the Bank charges on the records of the Housing Society, if any;	NA
	p	If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any.	NA
	Q	Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.	NA
	II. A	Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act, 2016? Y/N.	NO
	II. B	Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished,	NA
	II.C	Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?	NA
	II.D	Whether the details of the apartment/ plot in question are verified with the list of number and types of apartments or plots booked as uploaded by the promoter in the website of Real Estate Regulatory Authority?	NO
28		Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof.	No adverse entries found in the Encumbrance period
29		The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge, if any.	Encumbrance certificates from 01/01/1975 to 05/07/2025
30		Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not	NA

		paid, what remedy?	
31	a	Urban land ceiling clearance, whether required and if so, details thereon	NA
	b	Whether No Objection Certificate under the Income Tax Act is required / obtained?	
32	a	Details of RTC extracts/ mutation extracts/ Katha extract pertaining to the property in question.	NA
	b	Whether the name of mortgagor is reflected as owner in the revenue/ Municipal/ Village records?	No
33	a	Whether the property offered as security is clearly demarcated?	Yes
	b	Whether the demarcation/ partition of the property is legally valid?	Yes
	c	Whether the property has clear access as per documents? (The property should be legally accessible through normal carriers to transport goods to factories / houses, as the case may be) .	Yes
34	a	Whether the property can be identified from the following documents, a) Document in relation to electricity connection; b) Document in relation to water connection; c) Document in relation to Sales Tax Registration, if any applicable; d) Other utility bills, if any.	NA
	b	Discrepancy/doubtful circumstances, if any revealed on such scrutiny?	No
35	a	Whether the documents i.e. Valuation report I approved sanction plan reflect/ indicate any difference / discrepancy in the boundaries in relation to the Title Document/ other document. (If the valuation report and /or approved plan are not available at the time of preparation of TIR, please provide these comments subsequently, on receipt of the same) .	Valuation Report Not Produced

36	a	Whether the Bank will be able to enforce SARFAESI Act, if required against the property offered as security?	Yes
	b	Property is SARFAESI compliant (Y/N)	
37	a	Whether original title deeds are available for creation of equitable mortgage	Yes
	b	In case of absence of original title deeds, details of legal and other requirements for creation of a proper, valid and enforceable mortgage by deposit of certified extracts duly certified etc., as also any precaution to be taken by the Bank in this regard.	
38		Additional suggestions, if any to safeguard the interest of Bank/ensuring the perfection of security.	Nil
39		The specific persons who are required to create mortgage/to deposit documents creating mortgage.	MR. JAISON JAYAKARAN & MRS. S. JANSIRANI

ANNEXURE - C:

CERTIFICATE OF TITLE

1. I have examined the certified copies of originals of title deeds intended to be deposited relating to the schedule property/(ies) to be offered as security by way of Registered/Equitable/English Mortgage and that the certified copies of documents of title referred to in the Opinion are valid and as secondary evidence of Right, title and interest and that the said Equitable mortgage to be created on production of original title deeds will satisfy the requirements of creation of equitable mortgage and I further certify that:

2. I have examined the certified copies of documents in detail, taking into account all the Guidelines in the check list vide Annexure B and the other relevant factors and undertake to re-examine the original title deed as and when produced and

3. I confirm having made a search in the Land/Revenue records. I also confirm having verified and checked the records of the relevant Government office, Sub Registrar(s) office(s), Revenue Records, Municipal Panchayat office, land acquisition, registrar of companies office, wakf Board. I do not find anything adverse which would prevent the Title holders from creating a valid mortgage on production of the original title deeds. I am liable/responsible if any loss is caused to the bank due to negligence on my part or my agent in making search.

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

5. There are no prior mortgages/charges/ encumbrance whatsoever as could be seen from the encumbrance certificate for the period from 01/01/1975 to 05/07/2025 pertaining to the immovable property/(ies) covered by above said certified copies of Title Deeds. The property appears to be free from all encumbrances.

6. In case of second/subsequent charge in favour of the Bank, there are no other Mortgage/Charges other than already stated in the loan documents and agreed to by the mortgage and the Bank.

7. Minor(s) and his/their interest in the property(ies) is not there.

8. The Mortgage if created will be available to the Bank for the liability of the intending borrower/s MR. JAISON JAYAKARAN & MRS. S. JANSIRANI.

9. I Certify that the said MR. JAISON JAYAKARAN & MRS. S. JANSIRANI has an absolute, clear, valid, good and marketable title over the schedule mentioned property. I further certify that the above Original/Certified copies of title deeds appear to be genuine and a valid mortgage can be created and the said Mortgage would be enforceable.

10. In case of creation of Mortgage by Deposit of title deeds, we certify that the deposit of original title deeds/documents of the certified copies of which have been examined would create a valid and enforceable mortgage.

1	15/05/1974	Sale Deed from Mrs.Chockammal to and in favour of Mrs.Amsa Ammal, registered as Document No.655 of 1974, before the Sub Registrar office of Thiruporur.	Photocopy
2	18/07/2000	Death Certificate of Mrs. Amsa Ammal	Photocopy
3	12/10/2001	Legal Heir Certificate of Mrs. Amsa Ammal	Photocopy
4	30/05/2002	Sale Deed from Mr.R. Dinadayalan for himself and on behalf of his minor children Devaraj & Sathish, Mrs. C. Lalitha for herself and on behalf of her minor children Renukadevi & Kalpana to and in favour of Mr.C.Kalaichelvan, registered as Document No.2450 of 2002, before the Sub Registrar office of Thiruporur.	Photocopy
5	21/02/2007	General Power of Attorney from Mr.C.Kalaichelvan to and in favour of Mr.O.Pukraj, registered as Document No.295 of 2007, before the Sub Registrar Office of Thiruporur.	Photocopy
6	04/04/2007	Sale Deed from Mr.C.Kalaichelvan rep. by his power agent Mr.O.Pukraj to and in favour of Mrs.Sripriya Mukundan, registered as Document No.3657 of 2007, before the Sub Registrar office of Thiruporur.	Photocopy
7	-	Patta No.2890 stands in the name of Mrs. Sripriya Mukundan.	Photocopy
8	18/08/2022	Proceedings of the BDO for approved regularization plan	Photocopy

		vide Na.ka.No.1098-20/2022/A1 at Thiruporur.	
9	27/09/2022	Proceedings of the BDO for approved sub-division plan vide Na.Ka.No.1020-30/2022/A1 at Thiruporur.	Photocopy
10	21/11/2022	Sale Deed from Mrs. Sripriya Mukundan to and in favour of Mr.Jaison Jayakaran & Mrs.S.Jansi Rani, registered as Document No.25852 of 2022, before the Sub Registrar office of Thiruporur.	Original
11	09/09/2013	Patta No.2890 stands in the name of Mr.Jaison Jayakaran & Mrs.S.Jansi Rani.	Original
12	06/01/2014	Adangal in the name of Mr.Jaison Jayakaran & Mrs.S.Jansi Rani.	Original
13	21/08/2024	Building Plan Approval vide ROC No.29 vide application no. SWP/BPA/0315187/2024 issued by the Executive Officer at Kelambakkam Village Panchayat.	Original
14	24/04/2025	MODT executed by Mr.Jaison Jayakaran & Mrs.S.Jansi Rani to and in favour of Indian Bank, registered as Document No.9523 of 2025 before the Sub Register Office of Thiruporur.	Original
15	03/07/2025	Receipt Deed executed by Indian Bank to and in favour of Mr. Jaison Jayakaran & Mrs.S.Jansi Rani, registered as Document No.15774 of 2025, before the Sub Registrar Office of Thiruporur.	Original
16	22/02/2025	Encumbrance Certificate No.143692157/2025 has been verified for the period from 01/01/1990 to 19/02/2025	Downloaded EC
17	03/07/2025	Encumbrance Certificate for the Period from 01/01/1975 to 02/07/2025	Downloaded EC

11. There are no legal impediments for creation of the Mortgage on production of above title deeds, the certified/original copies of which I have examined under any applicable law/Rules in force.

12. This is certified that the property is SARFAESI Compliant.

#### SCHEDULE OF THE PROPERTY

All that piece and parcel of land bearing Plot No.10A, land measuring 1593 sq.ft., in RAJ AVENUE, PUDUPAKKAM MADURA SATANKUPPAM VILLAGE, Vandalur Taluk, Chengalpet District, comprised in Old S.No.314/2A, Patta No.2890 as per Patta S.No.314/2A2, Present Patta No.7649, as per Patta Survey No.314/2A2B, approved by the Member Secretary, Mamallapuram Local Planning Authority, Mamallapuram vide its Proceedings Na.Ka No.674/2019/Ma.Vu.The.Ku. dated 06/09/2019, Plot No.10, Sub Division approval given by the BDO, Thiruporur vide his Proceedings Na.Ka No 1020/30/2022/A1 dated 27/09/2022, BOUNDED ON THE:

North by : 16 feet Road  
 South by : Survey No.314/6  
 East by : Plot No.10B  
 West by : Plot No.9

#### Measuring

Northern Side : 21 feet 0 inches  
 Southern Side : 26 feet 3 inches  
 Eastern side : 67 feet 0 inches  
 Western Side : 68 feet 0 inches

in all measuring an extent of 1593 Sq.ft.,  
 And situated within the Registration District of Chengalpattu and Registration Sub District of Thiruporur.

Date : 05/07/2025  
 Place: Chennai

*R. GOMATHI*

R. GOMATHI  
 ADVOCATE