



Cell : 93469 60767

# P. VENU GOPALA CHOWDARY

ADVOCATE

New Bank Colony, Near Head Post Office, TADEPALLIGUDEM-534 101, W.G. Dt.  
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## LEGAL SCRUTINY REPORT

Date : .....

LOS ID: 10294687

dated 27-03-2025

Sir,

**Subject:** The report with regard to the marketable title of the property covered by the Registered Partition Deed, dated 04-08-2021 registered as document No.1965/2021 in the office of Pentapadu Sub Registry belongs to the proposed loaner/mortgager by name Koppula Prasad s/o Veerraju, Bommidi village, Unguturu mandal, West Godavari district, present Eluru district.

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- 1.Name of the Institution : The Credit Manager,  
Cholamandalam Investment  
And Finance Company Limited,  
Tadepalligudem ( M.LAP )
2. Name of the Person : Koppula Prasad s/o Veerraju
3. Constitution of the Unit : Individual

### I. DESCRIPTION OF THE DOCUMENTS SCRUTINIZED:

I have received the following documents received from your branch

Sl.No.	Date of Document	Name and Nature of the Document	Document Number	Original/CC/ Xerox Copy/ T.Copy
1.	04-08-2021	Registered partition deed executed among Koppula Prasad s/o Veerraju and his children Sudhakar, Singamsetti Vijayalakshmi w/o Venkata Narayana	1965/2021	Photo copy
2	25-03-2025	Certificate issued by VRO of Bommidi village	---	Photo copy
3	---	Property tax payment receipt for the year 2024-25	Assessment No.167	Photo copy
4	26-03-2025	The Encumbrance Certificate issued by SRO of Pentapadu	Statement No.1083794	Online copy

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5	25-03-2025	The Encumbrance Certificate issued by SRO of Ananthapalli	Statement No.108304679	Digital copy

## II. DESCRIPTION OF THE PROPERTY:

### Registered partition deed dated 04-08-2021 Document No.1965/2021

West Godavari District , Pentapadu Registration Sub-Division, present Eluru district, Unguturu mandal, Bommididi panchayat and revenue village, R.S.No.95/1, site an extent of 204 sq.yds, in that RCC building, D.No.2-93, assessment No.167 as per item wise:

Item No.1: site 149 sq.yds is bounded by:

East : item No.2, 31.5 feet

South : site of Marothu Gangamma 42 feet

West : road 33 feet

North : site of Koppula Prabhakar 43 feet

Within the above boundaries site an extent of 149 sq.yds in that RCC building, electrical service No.801 with all easement rights there on.

Item No.2: site 55 sq.yds is bounded by:

East : site of Koppula Prasad 18 feet

South : site of Marothu Gangamma 15.3 feet



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*Handwritten signature*



West : item No.1, 31.5 feet

North : site of Koppula Prabhakar 28 feet

Within the above boundaries site an extent of 55 sq.yds, item No.1 and 2 total 204 sq.yds of site with all easement rights there on.

Note: there is a passage on the eastern side of item No.1 of the property in a width of 3.6 feet and on western side in a width 3 feet, that passage exclusively belonged to Kppula Prasad.


### III. Flow of Title:

Originally the property belonged to Koppula Prasad s/o Veerraju. The property is his ancestral property and the said Koppula Prasad s/o Veerraju and his children Sudhakar, Singamsetti Vijayalakshmi w/o Venkata Narayana are in joint possession and enjoyment of the same.

2. Later the above said property holders Koppula Prasad s/o Veerraju and his children Sudhakar, Singamsetti Vijayalakshmi w/o Venkata Narayana partitioned the joint family property among them and executed a registered partition deed dated 04-08-2021 document No.1965/2021. In the said partition the property in R.S.No.95/1 site an extent of 204 sq.yds, in that RCC building fell to the share of Koppula Prasad. He took possession of his share on the date of execution of partition deed. The property was shown as "A" schedule property in the partition deed.

3. As per the certificate dated 25-03-2025 issued by VRO of Bommididi village that the property in R.S.No.95/1 site an extent of 204 sq.yds, D.No.2-93 for the last 18 years that the property is in the possession of Koppula Veerraju s/o Gangaraju from the years 2007 to 2021 and there after in the possession of Koppula Prasad s/o Veerraju from the years 2021 to 2025.

4. Property tax paid receipt for the year 2024-25 for Rs.412/- stands in the name of Koppula Prasad s/o Veerraju.

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### ENCUMBRANCES ON THE PROPERTY:

Encumbrance Certificate dated 26-03-2025 statement No. 108379466 issued by SRO Pentapadu shows that the property is free of all encumbrances { Online copy }

Encumbrance Certificate dated 25-03-2025 statement No.108304679 issued by SRO Pentapadu for 30 years from 01-05-1995 to 24-03-2025 shows that the property is free of all encumbrances { digital copy }

A perusal of the all above mentioned documents in column No.1 of this opinion shows that the possession of the proposed loanee/ mortgagor over the schedule property is unhindered for more than 25 years from their predecessors in title.

### V.CAPACITY OF THE INTENDING MORTGAGOR -INDIVIDUAL

- D) Power of Attorney : Does not arise  
E) Minor's Interest : Does not arise  
F) Bylaws, Memorandum, Trust Deed, Resolution, Partnership Deed etc. : Does not arise

### VI DOCUMENTS TO BE DEPOSITED FOR MORTGAGE

Obtain the following documents from the party before the sanction of loan and they are:

Sl.No.	Date of Document	Name and Nature of the Document	Document Number	Original/CC/ Xerox Copy/ T.Copy
1.	04-08-2021	Registered partition deed executed among Koppula Prasad s/o Veerraju and his children Sudhakar, Singamsetti Vijayalakshmi w/o Venkata Narayana	1965/2021	Original
2	25-03-2025	Certificate issued by VRO of Bommidi village	---	Original
3	---	Property tax payment receipt for the year 2024-25	Assessment No. 167	Original
4	26-03-2025	The Encumbrance Certificate issued by SRO of Pentapadu	Statement No.108379466	Online copy
5	25-03-2025	The Encumbrance Certificate issued	Statement	Digital copy

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		by SRO of Ananthapalli	No.1083046 79	
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My opinion is based on the Xerox copy of the documents submitted to me by the institution. The institution is hereby advised to obtain the original documents as mentioned in opinion, visit the schedule property, verify the site and extent, boundaries and measurements, before sanctioning loan.

### **VIII OBSERVATION BASED ON THE SEARCH-CUM-INVESTIGATION:**


The proposed loaner/mortgagor by name **Koppula Prasad s/o Veerraju** is the absolute owner to the schedule property covered by the document No.1

### **CERTIFICATE**

I have examined the documents fully described in the column No.1 in relation to the schedule property described at Column No. II belongs to the proposed loaner/mortgagor by name **Koppula Prasad s/o Veerraju** one who derived their right and title to the schedule property covered under the document No.1

I certify that there is no mortgage over the schedule property of what so ever in nature on the schedule property as per the Statement of Encumbrance on the property in the office of **S R O Pentapadu**. The schedule property is not a subject matter of any litigation, attachments, injunctions, agreement of sale, Acquisition proceedings etc, as observed from the documents.

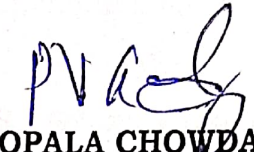
There are no claims from any minor persons on the schedule property. There are no protected tenants in the schedule property. The provisions of the Urban Land Ceiling Act 1976 are not applicable to the property.

  
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Finally I certify that the proposed loaner/mortgagor by name **Koppula Prasad s/o Veerraju** have got absolute, clear and marketable title over the schedule property and he can create a valid and enforceable equitable mortgage by deposit of the above mentioned title deeds in favour of the institution.

**Note:** The collateral /property which is being submitted to us is not agricultural land and it is a residential land.

T. Sai  
914443.

  
( P.VENU GOPALA CHOWDARY )

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