

N.N.SUNIL KU MAR,
M.S. B.M., B.L.,
Advocate

E-mail:sunil.nagaram@gmail.com

CELL:9440259259
8297259259
D.NO.1-4-348A,
MKR BUILDINGS,
KUMMARATHOPU.
TIRUPATI.

Dt.:27.02.2025

To
The Manager,
Home Equity,
Cholamandalam Investment & Finance company Ltd.,
Chittoor.
Sir,

Ref : Title Opinion in respect of the property belongs to Sri.K.Rupa Kumar Reddy
son of K.Rama Chandra Reddy,House D.No.3-12 Survey No.291-4,
Thimmireddypalle Grama Kantham, Gangadhara Nellore Mandal, Chittoor
District– Regarding.

1. **NAME OF THE OWNER** : Sri.K.Rupa Kumar Reddy son of K.Rama Chandra Reddy
2. **SCHEDULE OF THE PROPERTY** :

SCHEDULE

Schedule as per Registered Partition deed vide Doc.No.2860/2021(C- schedule property)

Chittoor District, Chittoor Rural Sub-District, Chittoor Zilla Parishad, Gangadhara Nellore Mandal, Papireddypalle Grama Panchayat, Nandanoor Village, Thimmireddypalle Grama Kantham, Survey No.291-4, RCC house.No.3-12, with site bounded by:

East : Land belongs to Sidda Reddy
West : Cement Road
North : House belongs to Sidda Reddy
South : House belongs to K.Subramanyam Reddy

Site with a measurement of East to West on both sides 73 feet and North to South on both sides 49 feet, to an extent of 3577 Sq.feet or 397.44 Sq.yards and thereon. Within that site RCC ground floor house constructed with a measurement of East to West on both sides 41 feet and North to South on both sides 33.5 feet, to an extent of 1373.5 Sq.feet, upon that RCC first floor house constructed with a measurement of East to West on both sides 31 feet and North to South on both sides 33.5 feet, to an extent of 1038.5 Sq.feet, fitted with doors, door frames, windows and thereon.

3. PARTICULARS OF THE DOCUMENTS SCRUTINISED:

Sl. No.	Date	Description	Original / CC/ Xerox
1.	31.08.2021	Registered Partition deed vide document No.2860 of 2021 on the file of Chittoor Rural SRO, executed by and between 1)Smt.K.Girija wife of late.K.Rama Chandra Reddy, 2)Sri.K.Lakshmikar Reddy son of late.K.Rama Chandra Reddy, 3)Sri.K.Rupa Kumar Reddy son of late.K.Rama Chandra Reddy for the schedule property along with other properties.	Xerox
2.	18.02.2025	Enjoyment Certificate dated 18.02.2025, issued by the Village Revenue Officer, Nandanoor, Gangadhara Nellore Mandal in the name of Sri.K.Rupa Kumar Reddy son of late.K.Rama Chandra Reddy, for the schedule property.	Xerox
3.	18.01.2025	Tax receipt dated 18.01.2025, issued by the Panchayat Secretary, Papireddypalle Grama Panchayat, Gangadhara Nellore Mandal in the name of Sri.K.Rupa Kumar Reddy son of late.K.Rama Chandra Reddy, for the schedule property.	Xerox
4.	13.02.2025	Encumbrance Certificate bearing Statement No.106276708 of 2025, dated 13.02.2025 issued by SRO Chittoor Rural for a period of 17 years from 01.10.2007 to 12.02.2025 for the schedule property.	Xerox

4. DETAILED TITLE TRACING:

As per the recitals of document No.1, the originally the lands and other lands in Survey No.291-4 situated at Thimmireddypalle Grama Kantham was ancestral property and belongs to Smt.K.Girija wife of late.K.Rama Chandra Reddy and family members. Inturn said 1)Smt.K.Girija wife of late.K.Rama Chandra Reddy, 2)Sri.K.Lakshmikar Reddy son of late.K.Rama Chandra Reddy, 3)Sri.K.Rupa Kumar Reddy son of late.K.Rama Chandra Reddy jointly partitioned the schedule property through Registered Partition deed vide document No.2860 of 2021 dated 31.08.2021 on the file of Chittoor Rural SRO, for the schedule property and in that partition **‘C’-Schedule property was allotted to the share of Sri.K.Rupa Kumar Reddy son of late.K.Rama Chandra Reddy** and on same day taken their respective shares into the possession.

As per the recitals of document No.2, the above said Sri.K.Rupa Kumar Reddy son of late.K.Rama Chandra Reddy was in possession and enjoyment for the above schedule property for the last 15 years from 2010 to till now, to support of that Enjoyment Certificate dated 18.02.2025 issued by the Village Revenue Officer, Nandanoor, Gangadhara Nellore Mandal in the name of Sri.K.Rupa Kumar Reddy son of late.K.Rama Chandra Reddy, for the schedule property.

As per the recitals of document No.3, the applicant submitted Tax receipt dated 18.01.2025, vide Assessment No.433, issued by the Panchayat Secretary,

Papireddypalli Grama Panchayat, Gangadhara Nellore Mandal in the name of Sri.K.Rupa Kumar Reddy son of late.K.Rama Chandra Reddy, for the schedule property.

As per the recitals of document No.5, the applicant produced Original copy of Encumbrance Certificate bearing Statement No.106276708 of 2025, dated 13.02.2025 issued by SRO Chittoor Rural for a period of 17 years from 01.10.2007 to 12.02.2025 for the schedule property.

5. OPINION :

In view of the foregoing,I am of the opinion that the applicant **Sri.K.RUPA KUMAR REDDY son of late.K.RAMA CHANDRA REDDY**, has got absolute title to the schedule mentioned property and she has derives titleand right to alienate, create charge, mortgage including equitable mortgage by deposit of original title deeds as collateral security with **CHOLAMANDALAM INVESTMENT & FINANCE COMPANY LIMITED**.

6. LIST OF DOCUMENTS TO BE COLLECTED:

The following documents in original must be furnished to the **CHOLAMANDALAM INVESTMENT & FINANCE COMPANY LIMITED** for creation of security.

Sl. No.	Date	Description	Original / CC/ Xerox
1.	31.08.2021	Registered Partition deed vide document No.2860 of 2021 on the file of Chittoor Rural SRO, executed by and between 1)Smt.K.Girija wife of late.K.Rama Chandra Reddy, 2)Sri.K.Lakshmikar Reddy son of late.K.Rama Chandra Reddy, 3)Sri.K.Rupa Kumar Reddy son of late.K.Rama Chandra Reddy for the schedule property.	Original
2.	18.02.2025	Enjoyment Certificate dated 18.02.2025, issued by the Village Revenue Officer, Nandanoor, Gangadhara Nellore Mandal in the name of Sri.K.Rupa Kumar Reddy son of late.K.Rama Chandra Reddy, for the schedule property.	Original
3.	18.01.2025	Tax receipt dated 18.01.2025, issued by the Panchayat Secretary, Papireddypalle Grama Panchayat, Gangadhara Nellore Mandal in the name of Sri.K.Rupa Kumar Reddy son of late.K.Rama Chandra Reddy, for the schedule property.	Original
4.	13.02.2025	Encumbrance Certificate bearing Statement No.106276708 of 2025, dated 13.02.2025 issued by SRO Chittoor Rural for a period of 17 years from 01.10.2007 to 12.02.2025 for the schedule property.	Original

(N.N.SUNIL KUMAR)

ADVOCATE