

S.MUNIRAJ, B.A.,B.L.P.G.D.C.FSC.

Advocate. (Ms.718/2003).

(Upstairs), Union Bank of India (Erstwhile Corporation Bank),
Sankari road, Seetharampalayam -Post, Tiruchengode- Town & Taluk.

Namakkal (Dt). Pin-637209.

Cell-98659-84627.80721-03400.

Email: smrajlaw@gmail.com

TITLE REPORT

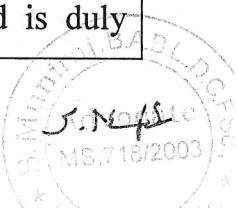
1.	Name and Address of the Branch to whom the title report is given:	The Branch Manager Union Bank of India, Kokarayanpettai Branch.
2.	Name of the Account and details of the Borrower: ✓	P.Sundararaj, s/o.Palani, D.No.4/76, Bharathi Nagar, Kaveri R S, Papampalayam, Odappalli Agraharam, Kumarapalayam Taluk, Namakkal District.
3.	Full Description of the Property	
3.1	Nature of the Immovable Property:	House Plot
3.2	i. Registration District: ii. Sub-registration District: iii. Taluk: iv. Village: v. Survey No:	Namakkal Pallipalayam Kumarapalayam Kadachanallur 207/1B1A1A1
3.3	Number/ Identification details as per building map / plan:	Plot No.87
3.4	Extent of Property:	1800 Sq.ft
3.5	Name/s of the Owner/s:	P.Sundararaj
3.6	Nature of Ownership:	Individual
4.	Tracing of Title:	
	The subject property is plot no.87 measuring 1800 square feet with a house constructed situated in S.No.207/1B of Kadachanallur village.	



- a) Originally, P.Acre.0.53 extent of land in S.No.207/1A & P.Acre.14.90 extent of land in S.No.207/1B and properties in other survey numbers lies in Kadachanallur village is the property of Sree Patharaja Madam by the way of Rowthri Patta issued on 29.06.1968 by Salem Assistant Settlement Officer on the basics of T.D.No.876 issued by Chennai Enam Commissioner on 20.10.1863. The said Mutt represented by its Power of Attorney Agent H.B.Lakshmi Narayana, s/o.H.K.Bemasonocher for valid consideration sold Specific P.Acre.2.65 extent of land in S.No.215 & Specific P.Acre.14.85 extent of land in S.No.207/1A, 1B & 207/2 in favour of K.Sivakumar, s/o.K.Kandasamy & S.Gomathi, w/o.K.Sivakumar. The Sale Deed is duly registered on 09.06.2000 in Doc.No.684/2000 at Pallipalayam Sub-Register office. (Doc.No.1).
- b) Later on 06.02.2008 above said purchasers K.Sivakumar & S.Gomathi retains 0.14 cents in S.No.207/2 and 0.86 cents in S.No.207/1B (Total 1.00 acre) with them and for valid consideration sold common 3.35 acre land out of 13.85 in S.No.207/1A & 1B in favour of P.Venkatachalam, s/o.K.S.Palanisamy. The Sale Deed is duly registered on 06.02.2008 in Doc.No.243/2008 at Pallipalayam Sub-Register office. (Doc.No.2).
- c) In the same manner on 06.02.2008 above said purchasers K.Sivakumar & S.Gomathi for valid consideration sold common 3.50 acre land out of 13.85 in S.No.207/1A & 1B in favour of P.Ganesan, s/o.Palaniappan. The Sale Deed is duly registered on 06.02.2008 in Doc.No.244/2008 at Pallipalayam Sub-Register office. (Doc.No.3).
- d) In the same manner on 06.02.2008 above said purchasers K.Sivakumar & S.Gomathi for valid consideration sold common 3.50 acre land out of 13.85 in S.No.207/1A & 1B in favour of K.S.Shanmugam, s/o.Sengodagounder. The Sale Deed is duly registered on 06.02.2008 in Doc.No.245/2008 at Pallipalayam Sub-Register office. (Doc.No.4).
- e) In the same manner on 03.04.2008 above said purchasers K.Sivakumar & S.Gomathi for valid consideration sold common 3.50 acre land out of 13.85 in S.No.207/1A & 1B in favour of K.R.Mani, s/o.Ramasamygounder. The Sale Deed is duly registered on 03.04.2008 in Doc.No.837/2008 at Pallipalayam Sub-Register office. (Doc.No.5).
- f) Thus by the said 2 to 5 sale deeds P.Venkatachalam, P.Ganesan, K.S.Shanmugam & K.R.Mani jointly derives title over P.Acre.13.85 extent of land in S.No.207/1A & 1B.



- g) Later on 23.01.2009 above said purchaser K.S.Shanmugam, s/o.Sengodagounder for valid consideration sold his common 3.50 acre in S.No.207/1A & 1B in favour of D.Senthilkumar, s/o.Dharmasivam. The Sale Deed is duly registered on 23.01.2009 in Doc.No.116/2009 at Pallipalayam Sub-Register office. (Doc.No.6).
- h) Later on 23.01.2009 above said purchaser K.R.Mani, s/o.Ramasamy gounder for valid consideration sold his common 3.50 acre in S.No.207/1A & 1B in favour of M.Subramaniam, s/o.Marudhamalaigounder. The Sale Deed is duly registered on 23.01.2009 in Doc.No.117/2009 at Pallipalayam Sub-Register office. (Doc.No.7).
- i) Later on 23.01.2009 above said purchaser P.Ganesan, s/o.Palaniappan for valid consideration sold his common 3.50 acre in S.No.207/1A & 1B in favour of P.Parthasarathi, s/o.M.M.Palanisamygounder. The Sale Deed is duly registered on 23.01.2009 in Doc.No.118/2009 at Pallipalayam Sub-Register office. (Doc.No.8).
- j) Later on 23.01.2009 above said purchaser P.Venkatachalam, s/o.K.S.Palanisamy for valid consideration sold his common 3.35 acre land out of 13.85 in S.No.207/1A & 1B in favour of N.Selvarajan, s/o.V.S.Natarajan. The Sale Deed is duly registered on 23.01.2009 in Doc.No.119/2009 at Pallipalayam Sub-Register office. (Doc.No.9).
- k) Thus by the said 6 to 9 sale deeds D.Senthilkumar, M.Subramaniam, P.Parthasarathi & N.Selvarajan jointly derives title over P.Acre.13.85 extent of land in S.No.207/1A & 1B and they divided the S.No.207/1B in to vacant house plot.
- l) Later on 14.09.2009 the above said M.Subramaniam, P.Parthasarathi & N.Selvarajan jointly executed a general Power of Attorney Deed in respect of Plot No's.1 to 15, 17 to 22 & 24 to 117 in favour of their co-owner D.Senthilkumar, s/o.Dharmasivam. The General Power of Attorney deed was executed on required stamp paper and registered as per law. In that Power of Attorney deed, the agent was conferred with power to sell, execute the sale deed, registered and to deliver possession of the property. The General Power of Attorney deed is valid and binding the principals. The General Power of Attorney is duly registered on 14.09.2009, Doc.No.536/2009 at S.R.O of Pallipalayam. (Doc.No.10).
- m) Later on 10.05.2010 above said POA D.Senthilkumar for himself and behalf of his principals for valid consideration sold Plot No.87 measuring 1800 Sq.ft in favour of present title holder P.Sundararaj, s/o.Palani. The Sale Deed is duly



registered on 10.05.2010 in Doc.No.1480/2010 at Pallipalayam Sub-Register office. (Doc.No.11). The certified copy of the sale deed No.1480/2010 has been verified and compared with original and confirmed as genuine one(Doc.No.12).

Thus, the present title holder Mr.P.Sundararaj become absolute owner of the properties offered as security.

To prove their possession, the present title holders/Loan applicants produced the following documents:-

To prove his possession, the applicant/title holder produces Patta, Adangal, House construction approval order & Blu print (Valid from 10.07.2021 & 09.07.2022. House Tax receipt & E.B.Bill.

On perusal of all the above documents it is evident that the present title holders/ Loan Applicants is in possession and enjoyment of the properties offered as security.

5. Title deeds / document details under which ownership is acquired

	Name / Nature of Deed	Details like Regn.No& Date
First Owners	K.Sivakumar & S.Gomathi Sale Deed	684/2000,09.06.2000
Second owners	P.Venkatachalam, Sale deed P.Ganesan, Sale deed K.S.Shanmugam, Sale deed K.R.Mani, Sale deed	243/2008, 06.02.2008 244/2008, 06.02.2008 245/2008, 06.02.2008 837/2008, 03.04.2008
Third Owners	D.Senthilkumar, Sale deed M.Subramaniam,Sale deed P.Parthasarathi, Sale deed N.Selvarajan, Sale deed	116/2009, 23.01.2009 117/2009, 23.01.2009 118/2009, 23.01.2009 119/2009, 23.01.2009
Fourth Owner/ Borrower	R.Sundararaj, Sale deed	1480/2010, 10.05.2010

6. List of Encumbrances:

The Encumbrance Certificate No.50454293/2021, dated.11.06.2021 for the property offered as security for a period of 6 years from 1.1.1987 to 30.11.1992 has been produced and perused (Doc.No.20). It contains NIL entry.

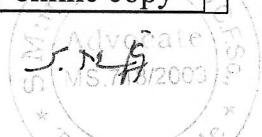
The Encumbrance Certificate No.50456909/2021, dated.09.06.2021 for the property offered as security for a period of 30 years from 1.12.1992 to 6.6.2021 has been produced and perused (Doc.No.21). There are six entries found in it. The same reflects the execution of Listed Document No's.1, 4, 6, 7, 8 & 11.

7. View of Encumbrances:

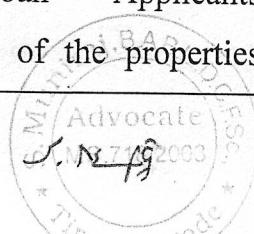
There is no subsisting encumbrance over the property offered as security. Thus properties are unencumbered.



8.	Regulatory Issues:	The property is not subject to any regulatory issues like land ceiling laws, land fragmentation laws, forest laws, planning law, urban land ceiling law, rent restriction control law, environmental law, user restriction under municipal/revenue law and any other regularity issues relating to property such as requirement of permission from Development authority under law relating to industrial park.																																																				
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10.	List of Documents / deeds provided to the Advocate and Perused by him:	<table border="1"> <thead> <tr> <th>S.No.</th><th>Date</th><th>Description of Document</th><th>Remarks</th></tr> </thead> <tbody> <tr> <td>1.</td><td>09.06.2000</td><td>Sale Deed executed by H.B.Lakshmi Narayana POA of Sree Patharaja Madam in favour of K.Sivakumar & S.Gomathi. Doc.No.684/2000, S.R.O of Pallipalayam.</td><td>Xerox</td></tr> <tr> <td>2.</td><td>06.02.2008</td><td>Sale Deed executed by K.Sivakumar & S.Gomathi in favour of P.Venkatachalam Doc.No.243/2008, S.R.O of Pallipalayam.</td><td>Xerox</td></tr> <tr> <td>3.</td><td>06.02.2008</td><td>Sale Deed executed by K.Sivakumar & S.Gomathi in favour of P.Ganesan Doc.No.244/2008, S.R.O of Pallipalayam.</td><td>Xerox</td></tr> <tr> <td>4.</td><td>06.02.2008</td><td>Sale Deed executed by K.Sivakumar & S.Gomathi in favour of K.S.Shanmugam Doc.No.245/2008, S.R.O of Pallipalayam.</td><td>Xerox</td></tr> <tr> <td>5.</td><td>03.04.2008</td><td>Sale Deed executed by K.Sivakumar & S.Gomathi in favour of K.R.Mani Doc.No.837/2008, S.R.O of Pallipalayam.</td><td>Xerox</td></tr> <tr> <td>6.</td><td>23.01.2009</td><td>Sale Deed executed by K.S.Shanmugam in favour of D.Senthilkumar Doc.No.116/2009, S.R.O of Pallipalayam.</td><td>Xerox</td></tr> <tr> <td>7.</td><td>23.01.2009</td><td>Sale Deed executed by K.R.Mani in favour of M.Subramaniam Doc.No.117/2009, S.R.O of Pallipalayam.</td><td>Xerox</td></tr> <tr> <td>8.</td><td>23.01.2009</td><td>Sale Deed executed by P.Ganesan in favour of P.Parthasarathi Doc.No.118/2009, S.R.O of Pallipalayam.</td><td>Xerox</td></tr> <tr> <td>9.</td><td>23.01.2009</td><td>Sale Deed executed by P.Venkatachalam in favour of N.Selvarajan Doc.No.119/2009, S.R.O of Pallipalayam.</td><td>Xerox</td></tr> <tr> <td>10.</td><td>14.09.2009</td><td>Power of Attorney deed executed by M.Subramaniam & 2 others in favour of D.Senthilkumar. Doc.No.536/2009, S.R.O of Pallipalayam.</td><td>S.R.O certified copy</td></tr> <tr> <td>11.</td><td>10.05.2010</td><td>Sale Deed executed by POA D.Senthilkumar in favour of P.Sundararaj Doc.No.1480/2010, S.R.O of Pallipalayam.</td><td>Original</td></tr> <tr> <td>12.</td><td>10.05.2010</td><td>Sale Deed executed by POA D.Senthilkumar in favour of P.Sundararaj Doc.No.1480/2010, S.R.O of Pallipalayam.</td><td>S.R.O certified online copy</td></tr> </tbody> </table>	S.No.	Date	Description of Document	Remarks	1.	09.06.2000	Sale Deed executed by H.B.Lakshmi Narayana POA of Sree Patharaja Madam in favour of K.Sivakumar & S.Gomathi. Doc.No.684/2000, S.R.O of Pallipalayam.	Xerox	2.	06.02.2008	Sale Deed executed by K.Sivakumar & S.Gomathi in favour of P.Venkatachalam Doc.No.243/2008, S.R.O of Pallipalayam.	Xerox	3.	06.02.2008	Sale Deed executed by K.Sivakumar & S.Gomathi in favour of P.Ganesan Doc.No.244/2008, S.R.O of Pallipalayam.	Xerox	4.	06.02.2008	Sale Deed executed by K.Sivakumar & S.Gomathi in favour of K.S.Shanmugam Doc.No.245/2008, S.R.O of Pallipalayam.	Xerox	5.	03.04.2008	Sale Deed executed by K.Sivakumar & S.Gomathi in favour of K.R.Mani Doc.No.837/2008, S.R.O of Pallipalayam.	Xerox	6.	23.01.2009	Sale Deed executed by K.S.Shanmugam in favour of D.Senthilkumar Doc.No.116/2009, S.R.O of Pallipalayam.	Xerox	7.	23.01.2009	Sale Deed executed by K.R.Mani in favour of M.Subramaniam Doc.No.117/2009, S.R.O of Pallipalayam.	Xerox	8.	23.01.2009	Sale Deed executed by P.Ganesan in favour of P.Parthasarathi Doc.No.118/2009, S.R.O of Pallipalayam.	Xerox	9.	23.01.2009	Sale Deed executed by P.Venkatachalam in favour of N.Selvarajan Doc.No.119/2009, S.R.O of Pallipalayam.	Xerox	10.	14.09.2009	Power of Attorney deed executed by M.Subramaniam & 2 others in favour of D.Senthilkumar. Doc.No.536/2009, S.R.O of Pallipalayam.	S.R.O certified copy	11.	10.05.2010	Sale Deed executed by POA D.Senthilkumar in favour of P.Sundararaj Doc.No.1480/2010, S.R.O of Pallipalayam.	Original	12.	10.05.2010	Sale Deed executed by POA D.Senthilkumar in favour of P.Sundararaj Doc.No.1480/2010, S.R.O of Pallipalayam.	S.R.O certified online copy
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	13.	28.02.2001	Patta Transfer order issued by deputy Thasildar No-1 in favour of S.Sivakumar & S.Gomathi	Xerox		
	14.	15.09.2021	Electricity Bill for S.C.No.04-163-008-888 stands in the name of Sundararaj	Original		
	15.	10.09.2021	House tax receipt for Door No.3/803-A7 stands in the name of Sundararaj	Original		
	16.	10.07.2021	Building Construction Approval Letter and Blu Print in favour of P.Sundararaj issued by The President, Kadachanallur Village .	Original		
	17.	---	F.M.B for S.No.207 issued by V.A.O of Kadachanallur Village	True Copy		
	18.	24.09.2021	Adangal register extract for S.No.207/1 in the name of Sundararaj & others issued by V.A.O of Kadachanallur Village	True Copy		
	19.	03.10.2021	Patta No.2862 for S.No.207/1B stands in the name of P.Sundararaj & others	Online copy		
	20.	11.06.2021	Encumbrance certificate No.50454293/2021 for the period of 01.01.1987 to 30.11.1992 (6 years). S.R.O of Tiruchengode.	Original (Online Downloaded copy)		
	21.	09.06.2021	Encumbrance certificate No.50456909/2021 for the period of 01.12.1992 to 06.06.2021 (30 years). S.R.O of Pallipalayam	Original (Online Downloaded copy)		
11.	List of Documents found out, while examining the deeds as above and in the search in the offices of registrar/revenue authorities affecting the property and examined: -NIL-					
12.	List of further Documents called for, examined and perused: -Nil-					
13.	Whether the documents examined are duly stamped as the Stamp Act:		Yes, it is duly stamped as per act.			
14.	Whether the Registration endorsements are in order:		-Yes-			
15.	Certificate of Examination: This is to certify that I have examined each and every page of the Title deeds required for giving confirmation title clearance and do not find that transactions under the documents shame and fictitious.					
16.	Certificate of Title: This is certify that the Present title holder/Loan Applicant Mr.P.Sundararaj is having valid, absolute, marketable right and title over the properties and she is in actual and continuous possession and enjoyment of the property. Therefore, the said Present title holder/Loan Applicants Mr.P.Sundararaj can create an equitable mortgage in respect of the properties					



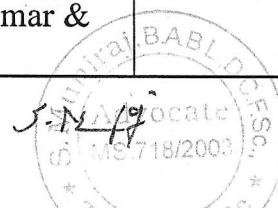
mentioned hereto, by depositing title deed cited herein and that can be taken as a valid security for the bank loan.

The documents produced for deposit are sufficient to convey a clear and marketable title. Tenancy law will not affect the bank eventually in taking possession or selling the properties or otherwise exercising its rights of mortgage.

I further certify that the property is enforceable under SARFEASI ACT.

17. List of Documents to be deposited for creating the mortgage by deposit of title deeds:

S.No.	Date	Description of Document	Remarks
1.	09.06.2000	Sale Deed executed by H.B.Lakshmi Narayana POA of Sree Patharaja Madam in favour of K.Sivakumar & S.Gomathi. Doc.No.684/2000, S.R.O of Pallipalayam.	Xerox
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11.	10.05.2010	Sale Deed executed by POA D.Senthilkumar in favour of P.Sundararaj Doc.No.1480/2010, S.R.O of Pallipalayam.	Original
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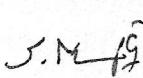


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18.	Any other Suggestion or Advice to protect the Security interest of the Bank: -Nil-			

DESCRIPTION OF PROPERTY

S.No.	Survey No	Extent	Location	Boundaries
1.	207/1B1A1A1 Plot No.87	1800 Square feet Measurements: East-West on Both side 60 feet North-South on Both side 30 feet	Kadachanallur Village Kumarapalayam Taluk, Pallipalayam SRO Namakkal District.	South of – Plot no-84 East of – 25 feet wide North-South road North of – Plot no-108 West of – Plot no-86

In between the above said boundaries 1800 Sq.ft of land with a house bearing Door No.3/803-A7 with additional construction of house with all Appurtenances, Accessories and all passage and Easementary rights attached there in. .

Tiruchengode	 S. MUNIRAJ, B.A.B.L.D.C.F.Sc., Advocate (MS.718/2003). 111 Main Complex, Sankari Road, Seetharampalayam, (Po), Tiruchengode (TK) - 637209. Namakkal Dt. Tamil Nadu.
06.10.2021	Signature of the Advocate