

FROM

**K. PUSHPARAJU B.Sc., B.L.,
ADVOCATE,
206-F, BUNGALOW STREET,
TIRUCHENGODE - 637 211.**

TO

**THE MANAGER,
THE LAKSHMI VILAS BANK LTD,
THOKKAVADI.**

LEGAL OPINION

1. Name and address of the Title Holder : **Mr.P.Palanisamy,**
S/o. Late.Palanigounder,
Thatchankattupalayam,
Thokkavadi village & Post,
Tiruchengode Tk,
NamakkalDt.
2. Constitution of Present title holder: INDIVIDUAL
3. Description of property : VIDE ANNEXURE - I
 - a) Whether the property is a plot, building or land with building or a vacant site or agricultural land : LAND WITH BUILDING
4. Nature of property : FREE HOLD
5. Documents studied : VIDE ANNEXURE II
6. Tracing of title : VIDE ANNEXURE III
7. Whether additional documents are required to complete the report : NOT REQUIRED
8. Particulars of tax receipts studied : Property Tax receipt for the year 2010-2011
9. **ENCUMBRANCE:-**

Encumbrance certificates for the schedule of property is produced and perused (Vide Doc No.8 & 9). The transactions listed thereon are discussed. There is no subsisting encumbrance over the property in question. Thus, the property is unencumbered.

The encumbrance certificates do not disclose any land acquisition proceedings or court attachments etc.

10. Minors interest : Not involved

11. Any other restriction such as, life estate or through a testament : Nil
12. Application of
1. Urban land (ceiling & Regulation) Act : Nil
2. Tenancy laws (both agricultural & City tenants) : Nil
3. State and Central enactments : Nil
13. Opinion regarding the borrowings : Not applicable
by Partnership firm/Limited company/HUF/Trust
14. Who is empowered to create the charge over the property? : The present title holder **P.Palanisamy** is empowered to create the charge over the property.
15. Nature of charge to be created : By way of equitable mortgage by deposit of title deeds.

16.

CERTIFICATE

I have perused the title deeds, other documents of title and evidences and I hereby certified that the title holder **Mr. P.Palanisamy** has got clear, valid, absolute title to the property covered in this opinion and the bank can accept the same as security. It is enforceable through court of law and the bank will not face any problem under any circumstances.

Tiruchengode,
20.01.2012.


Advocate

A. PUSHPARAJU, B. SC., B. L.
ADVOCATE & NOTARY,
206-F, (UP-STAIRS)
BUNGALOW STREET,
TIRUCHENGODE - 637 211
NAMAKKAL Dt., TAMIL NADU.

ANNEXURE - I

3. DESCRIPTION OF PROPERTY:-

Namakkal Registration District, Tiruchengode Sub. Registration District,
Namakkal District, Tiruchengode Taluk, Thokkavadi Village, S.No.109/13, Punjai
Hectare 0.09.5 = 0.23 acres of land with building bearing D.No.1/48A thereon
within the following boundary.

East of S No.109/12,

West of S.No.109/14 and 109/19,

South of S.No.109/15,

North of S.No.121.


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5. DOCUMENTS STUDIED:-

Sl. No.	Document	Document Number	Nature of Document	Original (9 sheets)
1.	Date 18.02.2002	484/02 S.R.O. T.Gode	3. Sale deed	5. True copy
2.	09.12.2006	866	UDRA Register Extract	Original
3.	12.01.2012		Adangal Extract	True copy
4.	12.01.2012	109	F.M.B. Plan	Original
5.	12.01.2012		Ownership & Possession Certificate	Original
6.	12.01.2012		Property Tax receipt	Original
7.	15.03.2011	078614	Encumbrance Certificate	Original
8.	23.11.2006	4368/2006 S.R.O. T.Gode		
9.	04.01.2012	91/2012 S.R.O. T.Gode	Encumbrance Certificate	Original

late K... others in P. Palanis... gounder th... holder.

Issued by Thokkav village.

Issued by Dy. Tal... Th...

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5. DOCUMENTS STUDIED:-**ANNEXURE - II**

Sl. No.	Document Date	Document Number	Nature of Document	Original/ Xerox copy	Parties to Doc/ in favour of
1.	2.	3.	4.	5.	6.
1.	18.02.2002	484/02 S.R.O T.Gode	Sale deed	Original (9 sheets)	Executed by Sengoda gounder s/o lateKuppanna gounder and others in favour of P.Palanisamy S/o Palani gounder the present title holder.
2.	09.12.2006		UDR A Register Extract	True copy	Issued by the V.AO Thokkavadi village.
3.	12.01.2012	866	Patta	Original	Issued by the Zonal Dy.Tahsildar, Tiruchengode.
4.	12.01.2012		Adangal Extract	True copy	Issued by the V.A.O, Thokkavadi village
5.	12.01.2012	109	F.M.B. Plan	True copy	Issued by the V.A.O, Thokkavadi village
6.	12.01.2012		Ownership & Possession Certificate	Original	Issued by the V.A.O, Thokkavadi village
7.	15.03.2011	078614	Property Tax receipt	Original	Issued by the President Thokkavadi panchayath
8.	23.11.2006	4368/2006 S.R.O, T.Gode	Encumbrance Certificate	Original	Issued by S.R.O, T.Gode, for a period of 10 years, from 1.1.1977 to 31.12.1986
9.	04.01.2012	91/2012 S.R.O, T.Gode	Encumbrance Certificate	Original	Issued by S.R.O, T.Gode, for a period of 25 years, from 1.1.1987 to 29.12.2011


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ANNEXURE- III

6. TRACING OF TITLE:-

The subject property is a land measuring 0.23 acres with building bearing D.No.1/48A, situated in S.No.109/13 Thokkavadi village, Tiruchengode Tk, Namakkal Dt.

Originally, the property offered a security among other properties were the ancestral properties of Sengoda gounder son of late.Kuppanna gounder, Murugesan son of late. Palani gounder, Palanisamy son of Karuppanna gounder and their family. Since, it is their ancestral properties, there is no document of title to prove their anterior title to the subject property. The only available document is the U.D.R A register prepared during updating survey conducted in the year 1987 onwards. The Present title holder produces a true copy of the U.D.R. A register pertaining to the subject property and it stands in the name of Sengoda gounder and Palani gounder, who is the deceased father of aforesaid Murugesan and thereby it gives raise a presumption that they are having preexisting title to the subject property. (Vide Doc.No.2)

On 18.02.2002, the present title holder P.Palanisamy, purchased the subject property among the other properties from the aforesaid Sengoda gounder, Murugesan, Palanisamy and their family under a registered sale deed. In the sale deed dated 18.02.2002, some of the executants were minor and represented by their father. The minor executant's share involved in the aforesaid sale deed is only undivided share in the joint family property, so their father being their Kartha can alienate their minor wards undivided share in the joint family property for legal necessity and for the benefit of the minor. It is valid in law and bind the minor executants and their undivided share. (Vide Doc.No.1) Later, the present title holder constructed the building bearing D.No.1/48A thereon.

Thus the present title holder **Mr.P.Palanisamy**, becomes the absolute owner of the subject property.

To prove his possession, the present title holder produces; Patta and Adangal Extract related to the subject property stands in favour of the present title holder are produced and perused (Vide Doc.Nos.3 & 4). The F.M.B. Plan for S.No.109 is also produced and perused (Vide Doc.No.5) Moreover the V.A.O, of Thokkavadi Village gave an ownership and Possession certificates for the subject property in favour of the present title holder by confirming his ownership and possession in the subject property and the same are produced and perused (Vide Doc.No.6). The property tax receipt is also produced and perused (Vide Doc.No.7)


2. 2.

:3:


On perusal of all the above documents going to show that the present title holder is in possession and enjoyment of the subject property.

The Encumbrance Certificates for the subject property for a period of 35 years from 1.1.1977 to 29.12.2011 is produced and perused (Vide Doc No.8 & 9). There is only one entry in the encumbrance certificate, that entry dated 18.02.2002, is related to the registered sale deed, the doc.no.1 referred above, where under the present title holder derives title to the subject property. There is no subsisting encumbrance over the property offered as security. Thus the property is unencumbered.

The Encumbrance Certificate does not disclose any land acquisition proceedings or court attachments etc.

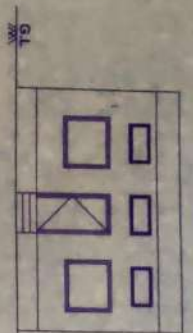

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பெரியபுத்தூர்
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பெரியபுத்தூர்

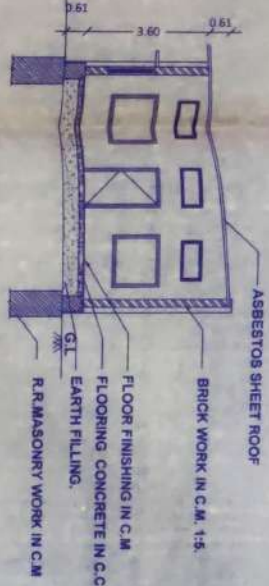

 President
 Bharat Ratna
 Dr. B. R. Ambedkar
 Rajawade Sanshodhan Mandal
 Dhule

மதுராசாமிநாத
தலைவர்
இராட்சி மற்றும்
தோல்வாழ்.

FRONT ELEVATION

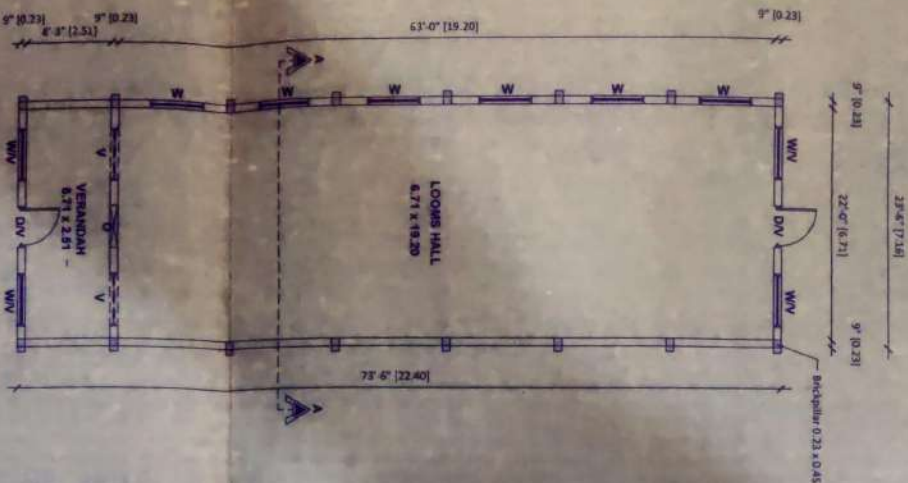


SECTION ON A-A

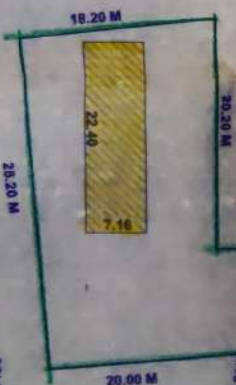


PLAN

SCALE 1:100



S.F.No.109/19



S.F.No.109/14

S.F.No.109/13

S.F.No.109/12

SITE PLAN
SCALE = 1:400



PLAN SHOWING THE ACTUAL
CONSTRUCTED ASBESTOS SHEET ROOF
POWER LOOM HALL BUILDING IN
S.F.No.109/13, DOOR NO.1/48A,
THATCHANKATTUPALAYAM, THOKKAVADI
VILLAGE, TIRUCHENGODE TALUK,
NAMAKKAL DISTRICT.

APPLICANT :-

SHRI. P. PALANISAMY,
S/o. LATE. PALANI GOUNDER.

AREA DETAILS :-

	Sq.Ft.	Sq.Mtrs.
AREA OF SITE (0.23 ACRE)	10018.80	931.11
PLINTH AREA OF BUILDING	1727.25	160.52
CARPET AREA OF BUILDING	1557.50	145.67

REFERENCE :

	Mtr.
D - DOOR	1.22 x 2.13
O - OPENING	1.22 x 2.13
W - WINDOW	1.52 x 1.37
V - VENTILATOR	1.22 x 0.76

APPLICANT

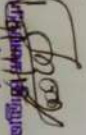
P. Palanisamy
P. PALANISAMY.

ENGINEER

E. D. RAMESH A.T. M.E., P.W. (CIVIL)
807 NAME, INDIVIDUAL, 807A, NAME, INDIVIDUAL
CONSULTANT, PRESENT, S. PALANISAMY, TIRUCHENGODE
CIVIL ENGINEER, TIRUCHENGODE, TAMIL NADU
111, CHIDAMBARAM, TAMIL NADU, INDIA
PHONE - 04288 356501, 94423 54, 941

சுருதி

நாமக்கல் டிஸ்ட்ரிக்ட் திருச்செங்கோடு வட்டம்
 ௧. தோக்கலாடி கிராமம் தச்சல்காட்டு பள்ளியில்
 எண் ௧௧௦௭/13 வந்தியம் பட்டினம் கவுண்டர்
 மகன் பட்டினம் அம்பலகோடு டிஸ்ட்ரிக்ட்
 ௧.௦௭ 1௦9/13 வந்தியம் பட்டினம் கவுண்டர்
 ௧௧௦௭ பட்டினம் கவுண்டர் கவுண்டர்
 டிஸ்ட்ரிக்ட் திருச்செங்கோடு வட்டம்


 திருச்செங்கோடு வட்டம்,
 திருச்செங்கோடு வட்டம்,
 திருச்செங்கோடு வட்டம்,
 திருச்செங்கோடு வட்டம்.

கட்டிட உரிமச்செலுத்தலுக்கு உரிமச்செலுத்தல்
 எண் : 109/13 இ 5,50,000/- மதிப்பீடு
 கட்டிட பட்டினம் கவுண்டர் கவுண்டர்
 கவுண்டர் கவுண்டர் கவுண்டர்

MUTHUPPAMMA
 திருச்செங்கோடு வட்டம்,
 திருச்செங்கோடு வட்டம்.

10/10/20

மதாங்குதலுள், தலையா, சி மனமுதலுலவறநா, இ. பி. கருத்தகர

முன்னிலை: தலைவர் திருமதி C. ஸ்ரீதராயன் அவர்கள்

दिनांक 6. 10. 2020

109 | 13

செய்துள்ளது

கரு. உ.சிவன் தோக்கலம், ஸ்ரீராம்.சி. சுவாமி

ரூ 53,00,000/- மதிப்பில் இது உள்நகர் கட்டிடம் கட்டும்
கோவை அருகாட்சி அமைத்து உதவியாகும் பணத்திற்காக

ප්‍රකාශන

P. பழன்சாமி. என்.எஸ்.சி. விவரம்

திரு. பழனிசுந்தரன்

பரமசிவ சித்திரம்: 775 / 6.10.2020

$$109 \overline{) 13}$$

உ.தமிழ்மொழி: 40 | 2020-2021

தமிழக அரசு அரசாங்கத்தின் கீழ், தேர்தல் சட்டம், அரசாங்கத்தின் கீழ், 5,30,000/-
மதிப்பில், அரசாங்கத்தின் கீழ், தேர்தல் சட்டம், அரசாங்கத்தின் கீழ், 5,30,000/-
மதிப்பில், அரசாங்கத்தின் கீழ், தேர்தல் சட்டம், அரசாங்கத்தின் கீழ், 5,30,000/-

- [illegible]

பெயர்:

செய்தது.

P. பிழைதனி

த/ப. பழனிக் கவுண்டர்

தேசியப் பருவப் பருவம்

मुत्ता-या म्मा

தலைவர்,
ஊராட்சி மற்றும்,
தோக்கவாடி.

$\frac{R}{6/10/20}$