

(9524422327 Monarhachalam.)

R.K.GOPALAKRISHNAN, B.A., B.L.,

ADVOCATE & NOTARY PUBLIC

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Erode Office

Selvanayaki Complex,
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Equitas Bank Upstair, IInd Floor, R.No.110,
Perundurai Road,
ERODE - 638 011.

Idappadi Office & Resi.

No.2C Kamaraj Nagar,
Near Kumaran Theatre,
IDAPPADI - 637 101.
Salem District.

Date : 01-03-2022

Annexure-B

Report of Investigation of Title in respect of immovable property

(All columns/items are to be completed/commented by the Advocate)

1	a	Name of the Branch/Business Unit/ Office seeking opinion.	STATE BANK OF INDIA PALLIPALAYAM BRANCH
	b	Reference No.and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	Not applicable
	c	Name of the Borrower	C.MURUGESAN, S/o.Chinna Gounden 7, Tiruchengode Raod Cross Cut-1, Pallipalayam - 638006.
2	a	Type of Loan	-----
	b	Type of property	House site with buildings
3	a	Name of the unit/concern/company/ person offering the property(ies) as security	Not applicable
	b	Constitution of the unit/concern/ person/body/authority offering the property for creation of charge	Not applicable
	c	State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Not applicable
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. Namakkal R.D., Pallipalayam S.R.D., Komarapalayam Taluk, Pallipalayam Village, Lakshmipuram Survey No.260/4, Punjai Acre 3.96 cents, Kist Rs.6.19 in this East - West 18 feet breadth south - north road on the East, K.K.N.Kolanthavel Chetti Factory building, Northern side south - north 4½ feet breadth vacant land on the South,	

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Roll No. Ms.1085/1996
110, Selvanayaki Complex,
Opp. to Teachers Colony Bus Stop

		<p>Previously Rajappan land, at present Kaveriammal land on the West,</p> <p>Vediarasampalayam Itteri thadam on the North,</p> <p>Within the above said boundaries</p> <p>East - West both sides 24 feet,</p> <p>South - North western side 70 feet,</p> <p>South - North eastern side 67 feet,</p> <p>Total extent of 1644 Sq.feet.</p> <p>At present New Sub division Survey No.260/4A.</p> <p>Cart track rights mentioned in Will deed.</p>		
	a	Survey No.	Old Survey No.260/4 New Survey No.260/4A	
	b	Door/House No. (in case of house property)	Door No.6,7 & 8	
	c	Extent/area including plinth/ built up area in cases of house property	1644 Sq.feet	
	d	Locations like name of the place, village, city, registration, sub-district etc. boundaries	Pallipalayam Village, Lakshmipuram, Pallipalayam S.R.D., Namakkal R.D.	
6	a	Particulars of the documents scrutinized serially and chronologically	Separate sheet enclosed	
	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.		
Sr. No.	Date	Name / Nature of document	Original/ Certified copy/ certified extract/ Photo copy etc.	In case of copies whether the original was scrutinized by the advocate
1.	01.12.1971 2268/1971	Registered Sale deed infavour of Kaveriammal executed by Kolanthaivel Chettiar for himself and on behalf of his minor son Sivaprakasam	Original	Survey No. 260/4 - 1644 Sq.ft..
2.	21.01.1974 4/1974	Registered Will deed infavour of C.Murugesan executed by Kaveriammal	Original	Survey No. 260/4 - 1644 Sq.ft.
3.	21.01.1974 4/1974	Registered Will deed infavour of C.Murugesan executed by Kaveriammal	Regn.copy	Survey No. 260/4 - 1644 Sq.ft.
4.	21.04.2016	Death Certificate of Kaveriammal issued by the Registrar of Birth & Death, Erode City Municipal	Xerox	-----

		Corporation		
5.	19.07.2016	Legal Heirship Certificate of Kaveriammal issued by the Tahsildar, Komrapalayam	Xerox	-----
6.	27.09.2018	Death Certificate of Pachiammal issued by the Birth & Death Registrar, Kadachanallur Village	Xerox	-----
7.	31.07.2020 2020-2021	Property Tax Receipt for D.No.6 stands in the name of C.Murugesan issued by the Pallipalayam Municipality	Original	-----
8.	31.07.2020 2020-2021	Property Tax Receipt for D.No.7 stands in the name of C.Murugesan issued by the Pallipalayam Municipality	Original	-----
9.	31.07.2020 2020-2021	Property Tax Receipt for D.No.8 stands in the name of C.Murugesan issued by the Pallipalayam Municipality	Original	-----
10.	30.07.2020	Property Tax name transfer order passed by the Commissioner, Pallipalayam (D.No.7)	Original	-----
11.	30.07.2020	Property Tax name transfer order passed by the Commissioner, Pallipalayam (D.No.8)	Original	-----
12.	30.07.2020	Property Tax name transfer order passed by the Commissioner, Pallipalayam (D.No.6)	Original	-----
13.	11.12.2021	E.B. Receipt for S.C.No.04-159-007-135 stands in the name of Murugesan	E-Receipt	-----
14.	08.08.2020 Patta No. 1124	Patta down loaded from eservices.tn.gov.in stands in the name of loan applicant Murugesan and Others	On line print out	-----
15.	08.02.2022 56710100/ 2022	Encumbrance Certificate taken for the period from 01.01.1987 to 30.11.1992	Original with Q.R.Code	-----
16.	08.02.2022 56702110/ 2022	Encumbrance Certificate taken for the period from 01.12.1992 to 04.02.2022	Original with Q.R.Code	-----
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)	Certified copy of the title deed obtained and scrutinized. I certified that the certified copy obtained from the Registrar Office and title deed submitted by the loan applicant both are same.	
	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)	Yes	

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?	Yes
	b	If such online/computer records are available, whether any verification or cross checking are made and the comments/findings in this regard.	On line computer records like Patta verified. There is no discrepancy
	c	Whether the genuineness of the stamp paper is possible to be got verified from any on line portal and if so whether such verification was made?	Certified copy verified
	d	Whether proper registration of documents completed. Details thereof to be provided.	Proper registration completed.
9	a	Property offered as security falls within the jurisdiction of which sub-registrar office?	PALLIPALAYAM SRO
	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?	PALLIPALAYAM SRO Only
	c	Whether search has been made at all the offices named at (b) above?	Not applicable
	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?	No
10	a	Chain of the 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
	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).	No Minor Interest
	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.	No Minor Interest
11	a	Nature of Title of the intended Mortgagor over the property (whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or Inam Holder or Govt. Grantee/ Allottee etc.)	Full ownership Right

		If Ownership Rights,	
	a	Details of the Conveyance Documents	Will deed
	b	Whether the document is properly stamped	Properly stamped
	c	Whether the document is properly registered.	Property registered
		If leasehold, whether;	Lease hold right not involved
	a	The Lease Deed is duly stamped and registered	Not Applicable
	b	The lessee is permitted to mortgage the lease hold right.	Not Applicable
	c	Duration of the lease/unexpired period of lease	Not Applicable
	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.	Not Applicable
	e	Whether the leasehold rights permits for the creation of any superstructure (if applicable)/	Not Applicable
	f	Right to get renewal of the leasehold rights and nature thereof.	Not Applicable
		If Govt.grant/allotment/Lease-cum/ Sale Agreement / Occupancy / Inam Holder/ Allottee etc, whether;	Not Applicable
12	a	Grant/agreement etc. provides for alienable rights to the mortgagor with or without conditions?	Not Applicable
	b	The mortgagor is competent to create charge on such property?	Not Applicable
	c	Any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available?	Not Applicable
		If occupancy right, whether;	Occupancy right not involved
	a	Such right is heritable and transferable	Not Applicable
	b	Mortgage can be created	Not Applicable
	a	Has the property been transferred by way of Gift/Settlement Deed	Yes / No.
	b	The Gift/Settlement Deed is duly stamped and registered	Not Applicable
	c	The Gift/Settlement Deed is duly stamped and registered	Not Applicable
	d	Whether there is any restriction on the Donor in executing the gift/settlement deed in question?	Not Applicable
	e	The Gift/Settlement Deed transfers the property to Donee.	Not Applicable
	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?	Not Applicable
	g	Whether the Donee is in possession of	Not Applicable

		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	Not Applicable
	i	Any other aspect affecting the validity of the title passed through the gift/settlement deed.	Not Applicable
13		Has the property been transferred by way of partition/family settlement deed	Not Applicable
	a	Whether the original deed is available for deposit. If not modality/procedure to be followed to create a valid and enforceable mortgage.	Not Applicable
	b	Whether mutation has been effected	Not Applicable
	c	Whether the mortgagor is in possession and enjoyment or his share.	Not Applicable
	d	Whether the partition made is valid in law and the mortgagor has acquired a mortgageable title thereon.	Not Applicable
	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.	Not Applicable
	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?	Not Applicable
14		Whether the title documents include any testamentary documents / wills?	
	a	In case of wills, whether the Will is registered Will or Unregistered Will	Will deed registered
	b	Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	Will need not be probated since Will properties are situated outside the local limits of the ordinary original civil jurisdiction of High Court of Judicature at Madras
	c	Whether the property is mutated on the basis of Will?	Property mutated
	d	Whether the original will is available?	Original Will available for deposit
	e	Whether the original death certificate of the testator is available?	Xerox copy of death Certificate of 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?	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	Will beneficiary that is loan applicant Murugesan is only

		/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.	legal heir of the Will executants Kaveriammal. The Death & Legal Heirship certificate of Kaveriammal also available.
15		Whether the property is subject to any wakf rights/belongs to church/temple or any religious / other institutions	Not applicable
	a	Any restriction in creation of charges on such properties	Not applicable
	b	Precautions/ permissions, if any in respect of the above cases for creation of mortgage?	Not applicable
16	a	Where the property is a HUF/Joint family property?	Not applicable
	b	Whether mortgage is created for family benefit/legal necessity. Whether the Mjor Coparceners have no objection/join in execution, minor's share if any, rights of female members etc.	Not applicable
	c	Please also comment on any other aspect which may adversely affect the validity of security in such cases?	Not applicable
17	a	Whether the property belongs to any trust or is subject to the rights of any trust?	Not applicable
	b	Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?	Not applicable
	c	If YES, additional precautions/ permissions to be obtained for creation of valid mortgage	Not applicable
	d	Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	Not applicable
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 creative/enforcement of mortgage?	Not applicable
	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?	Not applicable
	c	In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained?	Not applicable
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,	Not applicable

		Costal Zone Regulations, Environmental Clearance, etc.)?	
	b	Additional aspects relevant for investigation of title as per local laws.	Not applicable
20	a	Whether the property is subject to any pending or proposed land acquisition proceedings?	Not applicable
	b	Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry?	Not applicable
21	a	Whether the property is involved in or subject matter or any litigation which is pending or concluded.	Not applicable
	b	If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?	Not applicable
	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/marking?	Not applicable
22	a	In case of partnership firm, whether the property belongs to the firm and the deed is properly registered?	Not applicable
	b	Property belonging to partner(s), whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?	Not applicable
	c	Whether the person(s) creating mortgage has/have authority to create mortgage for and on behalf of the firm?	Not applicable
23	a	Whether the property belongs to a Limited Company, check the Board Resolution, authorization to create mortgage/execution of documents, Registration of any prior charges with the Company Registrar (ROC), Articles of Association/provision for common seal etc.	Not applicable
	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	Not applicable
	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)?	Not applicable
	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)?	Not applicable
	b/4	If the search reveals encumbrances/charges, whether such charges/ encumbrances have been	Not applicable

		satisfied?	
24		In case of Societies, Association, the required authority/power to borrow and whether the mortgage can be created, and the requisite resolutions, bye-laws.	Not applicable
25	a	Whether any POA is involved in the chain of title during the period of search?	Not applicable
	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 infavour of the builder/developer and as such is irrevocable as per law.	Not applicable
	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. infavour of buyers of flats/units (Builder's POA) or (ii) other type of POA (Comon POA)	Not applicable
	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.	Not applicable
	e	In case of Common POA (i.e POA other than builder's POA), Please clarify the following clauses in respect of POA. I) Whether the original POA is verified and the title investigation is done on the basis of Original POA? II) Whether the POA is a registered one? III) Whether the POA is a special or general one? IV) Whether the POA contains a specific authority for execution of title document in question?	Not applicable
	f	Whether the POA was in force and not revoked or had become invalid on the date of execution of the document in question? (Please clarify whether the same has been ascertained from the office of sub-registrar also?)	Not applicable
	g	Please comment on the genuineness of POA?	Not applicable
	h	The unequivocal opinion on the enforceability and validity of the POA	Not applicable
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/	Not applicable

		authenticated in terms of the law of the place, where it is executed.	
27.	I.	If the property is a flat/apartment or residential/commercial complex	Not applicable
	a	Promoter's/ Land owner's title to the land/ building	Not applicable
	b	Development Agreement/ Power of Attorney	Not applicable
	c	Extent of authority of the Developer/builder.	Not applicable
	d	Independent title verification of the Land and / or building in question	Not applicable
	e	Agreement for sale (duly registered)	Not applicable
	f	Payment of proper stamp duty.	Not applicable
	g	Requirement of registration of sale agreement, development agreement, POA, etc.	Not applicable
	h	Approval of building plan, permission of appropriate/local authority, etc.,	Not applicable
	i	Conveyance in favour of Society/ Condominium concerned.	Not applicable
	j	Occupancy Certificate/allotment letter/letter of possession.	Not applicable
	k	Membership details in the Society etc.,	Not applicable
	l	Share Certificates	Not applicable
	m	No Objection Letter from the Society	Not applicable
	n	All legal requirements under the local/municipal laws, regarding ownership of flats/Apartments/building regulations, Development Control Regulations, CO-operative Societies, Laws etc.	Not applicable
	o	Requirements for noting the Bank charges on the records of the Housing Society, if any;	Not applicable
	p	If the property is a vacant land and construction is yet to be made, approval of layout and other precautions, if any	Not applicable
	q	Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.	Not applicable
	II.A	Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act, 2016? Y/N.	Not applicable
	II.B	Whether the project is registered with the Real Estate Regulatory Authority? If so, the details of such registration are to be furnished.	Not applicable
	II.C	Whether the registered agreement for sale as prescribed in the above Act/Rules there under is executed?	Not applicable
	II.D	Whether the details of the apartment/ plot in question are verified with the list of number and types of apartments or plots books as uploaded by the promoter in the website of Real Estate Regulatory Authority?	Not applicable
28		Encumbrances, Attachments, and/or claims whether of Government, Central	No Encumbrance

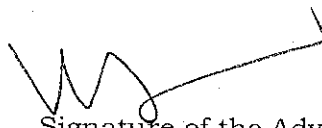
		or State or other local authorities or Third Party Claims, Liens etc. and details thereof.	
29		The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrances is created and if so, satisfaction of charge, if any.	Not applicable
30		Details regarding property tax or land revenue or other statutory dues paid/ payable as on date and if not paid, what remedy?	Not applicable
31	a	Urban land ceiling clearance, whether required and if so, details thereon	Not applicable
	b	Whether No Objection Certificate under the Income Tax Act is required/ obtained?	Not applicable
32	a	Details of RTC extracts/mutation extracts/ Katha extract pertaining to the property in question	Applicant's name also stands in the Patta
	b	Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records?	Name of the mortgagor reflected in the Village records
33	a	Whether the property offered as security is clearly demarcated?	Clearly demarcated
	b	Whether the demarcation/ partition of the property is legally valid?	Legally Valid
	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).	Clear access available (as per document)
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.	Not applicable
	b	Discrepancy/doubtful circumstances, if any revealed on such scrutiny?	No Discrepancy
35	a	Whether the documents i.e. Valuation Report/ 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)	No difference
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 complaint (Y/N)	Yes
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.	Original title deeds produced
38		Additional suggestions, if any to safeguard the interest of Bank/ensuring the perfection of security.	No
39		The Specific persons who are required to create mortgage/to deposit documents creating mortgage.	C.MURUGESAN

Note : In case separate sheets are required, the same may be used, signed and annexed.

Date : 01-03-2022

Place : Idappadi


Signature of the Advocate.

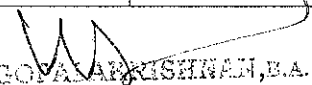
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79, Perundurai Road
ERODE - 638 011. Cell: 98427 82030
BAR ASSOCIATION, ERODE.

ANNEXURE - C

CERTIFICATE OF TITLE

1. I have examined the original title deeds intended to be deposited relating to the schedule property/ies and offered as security by way of "Registered / Equitable/English Mortgage (* please specify the kind of mortgage) and that the documents of title referred to in the opinion are valid evidence of Right, title and interest and that if the said equitable mortgage is created, it will satisfy the requirements of creation of Equitable Mortgage and further certify that:
2. I have examined the documents in detail, taking into account all the Guidelines in the check list vide Annexure B and the other relevant factors.
3. I confirm having made a search in the Land/Revenue records. I also conform having verified and checked the records of the relevant Government offices/ Sub Registrar offices, revenue records, municipal / panchayat office, land acquisition offices, Registrar of companies office, Wakf board (wherever applicable). I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage. I am responsible, if any loss is caused to Bank due to negligence on my part or by my agent in making search.
4. Following scrutiny of Land Records/Revenue Records and relative Title Deeds, certified copies of such title deeds obtained from the concerned register office and encumbrance certificate, I hereby certify the genuineness of the Title Deeds. Suspicious/doubt, if any, has been clarified by making necessary enquires.
5. There are no prior Mortgage / Charges / Encumbrances whatsoever, as could be seen from the Encumbrance certificate for the period from **01.01.1987 to 30.01.2022** pertaining to the Immovable Property/ies covered by above said Title Deeds. The property is free from all Encumbrances.
6. Incase of second/subsequent charge in favour of the Bank, there are no other moggages/charges other than already stated in the loan documents and agreed to by the mortgage and the Bank : Not Applicable
7. Minor and their interest in the property is to the extent of (specify the share of the minor with name) : No Minor Interest.
8. The mortgage if created will be available to the Bank for the liability of the intending borrowers **C.MURUGESAN**.
9. I certify that **C.MURUGESAN** has got absolute, clear and marketable title over the Schedule property/ies. I further certify that the above title deeds are 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 following title deeds/ documents would create a valid and enforceable mortgage.

Sr. No.	Date	Name / Nature of document	Original/ Certified copy/ certified	In case of copies whether the
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E.K. GOPALAKRISHNAN, B.A., B.L.,
ADVOCATE / NOTARY PUBLIC
15-02-2022

			extract/ Photo copy etc.	original was scrutinized by the advocate
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12.	30.07.2020	Property Tax name transfer order passed by the Commissioner, Pallipalayam (D.No.6)	Original	-----
13.	11.12.2021	E.B. Receipt for S.C.No.04-159-007-135 stands in the name of Murugesan	E-Receipt	-----
14.	08.08.2020 Patta No. 1124	Patta down loaded from eservices.tn.gov.in stands in the name of loan applicant Murugesan and Others	On line print out	-----
15.	08.02.2022 56710100/ 2022	Encumbrance Certificate taken for the period from 01.01.1987 to 30.11.1992	Original with Q.R.Code	-----
16.	08.02.2022 56702110/ 2022	Encumbrance Certificate taken for the period from 01.12.1992 to 04.02.2022	Original with Q.R.Code	-----

11. There are no legal impediments for creation of mortgage under any applicable Law/ Rules in force.

12. It is certified that the property is SARFAESI Complaint.

SCHEDULE OF THE PROPERTY (IES)

Namakkal R.D., Pallipalayam S.R.D., Komarapalayam Taluk,
Pallipalayam Village, Lakshmipuram **Survey No.260/4**, Punjai Acre 3.96
cents, Kist Rs.6.19 in this

East - West 18 feet breadth south - north road on the East,

K.K.N.Kolanthavel Chetti Factory building, Northern side south - north
4½ feet breadth vacant land on the South,

Previously Rajappan land, at present Kaveriammal land on the West,

Vediarasampalayam Itteri thadam on the North,

Within the above said boundaries

East - West both sides 24 feet,

South - North western side 70 feet,

South - North eastern side 67 feet,

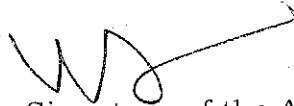
Total extent of 1644 Sq.feet.

At present New Sub division Survey No.260/4A.

Cart track rights mentioned in Will deed.

Place : Idappadi

Date : 01-03-2022


Signature of the Advocate.

R.K.GOPALAKRISHNAN, B.A., LL.B.
ADVOCATE / NOTARY PUBLIC
Roll No. Ms.1085/1996
110, Selvanayagi Complex
Opp. to Teachers Colony Bus Stop
79, Perundurai Road
ERODE - 638 011. Cell: 98427 11 00
BAR ASSOCIATION, ERODE.

ANNEXURE - C 1

CERTIFICATE OF TITLE ON THE BASIS OF CERTIFIED COPIES OF THE TITLE DEEDS

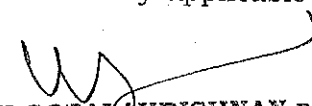
1. I have examined the certified copies of original title deeds intended to be deposited relating to the schedule property to be offered as security by way of Registered/ Equitable Mortgage and that the certified copies of documents of title referred to in the opinion are valid secondary evidence of Right, title and interest and that if the said equitable mortgage to be created on production of original title deeds will satisfy the requirements of creation of Equitable Mortgage and 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 under take to re examine the original title deeds as and when produced and
3. I confirm having made a search in the Land/Revenue records. I also conform having verified and checked the records of the relevant Government offices/ Sub Registrar offices, revenue records, municipal / panchayat office, land acquisition offices, Registrar of companies office, Wakf board (wherever applicable). 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 Bank due to negligence on my part or by my agent in making search.
4. Following scrutiny of Land Records/Revenue Records and relative certified copies of Title Deeds, certified copies of such title deeds obtained from the concerned register office and encumbrance certificate, 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 enquires.
5. There are no prior Mortgage / Charges / Encumbrances whatsoever, as could be seen from the Encumbrance certificate for the period from **01.01.1987 to 04.02.2022** pertaining to the Immovable Property/ies covered by above said Title Deeds. The property is free from all Encumbrances.
6. Incase of second/subsequent charge in favour of the Bank, there are no other mortggages/charges other than already stated in the loan documents and agreed to by the mortgage and the Bank : Not applicable
7. Minor and their interest in the property is to the extent of (specify the share of the minor with name) : No Minor interest .
8. The mortgage if created will be available to the Bank for the liability of the intending borrowers **C.MURUGESAN**.
9. I certify that **C.MURUGESAN** has got absolute, clear and marketable title over the Schedule property/ies. I further certify that the above title deeds are genuine and a valid mortgage can be created and the said Mortgage would be enforceable.
10. Incase of creation of mortgage by Deposit of title deeds/we certify that the deposit of following title deeds/ documents would create a valid and enforceable mortgage.

Sr. No.	Date	Name / Nature of document	Original/ Certified copy/ certified	In case of copies whether the
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R.K.GOPALAKRISHNAN, B.A., B.L.,
ADVOCATE / NOTARY PUBLIC
Roll No. Ms.1085/1996

			extract/ Photo copy etc.	original was scrutinized by the advocate
	21.04.2016	Kaveriammal issued by the Tahsildar.	Xerox	
1.	01.12.1971 2268/1971	Registered Sale deed infavour of Kaveriammal executed by Kolanthaivel Chettiar for himself and on behalf of his minor son Sivaprakasam	Original	Survey No. 260/4 - 1644 Sq.ft.
2.	21.01.1974 4/1974	Registered Will deed infavour of C.Murugesan executed by Kaveriammal	Original	Survey No. 260/4 - 1644 Sq.ft.
3.	21.01.1974 4/1974	Registered Will deed infavour of C.Murugesan executed by Kaveriammal	Regn.copy	Survey No. 260/4 - 1644 Sq.ft.
4.	21.04.2016	Death Certificate of Kaveriammal issued by the Registrar of Birth & Death, Erode City Municipal Corporation	Xerox	-----
5.	19.07.2016	Legal Heirship Certificate of Kaveriammal issued by the Tahsildar, Komrapalayam	Xerox	-----
6.	27.09.2018	Death Certificate of Pachiammal issued by the Birth & Death Registrar, Kadachanallur Village	Xerox	-----
7.	31.07.2020 2020-2021	Property Tax Receipt for D.No.6 stands in the name of C.Murugesan issued by the Pallipalayam Municipality	Original	-----
8.	31.07.2020 2020-2021	Property Tax Receipt for D.No.7 stands in the name of C.Murugesan issued by the Pallipalayam Municipality	Original	-----
9.	31.07.2020 2020-2021	Property Tax Receipt for D.No.8 stands in the name of C.Murugesan issued by the Pallipalayam Municipality	Original	-----
10.	30.07.2020	Property Tax name transfer order passed by the Commissioner, Pallipalayam (D.No.7)	Original	-----
11.	30.07.2020	Property Tax name transfer order passed by the Commissioner, Pallipalayam (D.No.8)	Original	-----
12.	30.07.2020	Property Tax name transfer order passed by the Commissioner, Pallipalayam (D.No.6)	Original	-----
13.	11.12.2021	E.B. Receipt for S.C.No.04-159-007-135 stands in the name of Murugesan	E-Receipt	-----
14.	08.08.2020 Patta No. 1124	Patta down loaded from eservices.tn.gov.in stands in the name of loan applicant Murugesan and Others	On line print out	-----
15.	08.02.2022 56710100/ 2022	Encumbrance Certificate taken for the period from 01.01.1987 to 30.11.1992	Original with Q.R.Code	-----
16.	08.02.2022 56702110/ 2022	Encumbrance Certificate taken for the period from 01.12.1992 to 04.02.2022	Original with Q.R.Code	-----

There are no legal impediments for creation of mortgage under any applicable Law/ Rules in force.


R.K. GOPALAKRISHNAN, B.A., B.L.,
 ADVOCATE / NOTARY PUBLIC
 Roll No. Ms.1085/1996
 110, Selvanayagi Complex

SCHEDULE OF THE PROPERTY (IES)

Namakkal R.D., Pallipalayam S.R.D., Komarapalayam Taluk,
Pallipalayam Village, Lakshmipuram **Survey No.260/4**, Punjai Acre 3.96
cents, Kist Rs.6.19 in this

East – West 18 feet breadth south – north road on the East,

K.K.N.Kolanthavel Chetti Factory building, Northern side south – north
4½ feet breadth vacant land on the South,

Previously Rajappan land, at present Kaveriammal land on the West,
Vediarasampalayam Itteri thadam on the North,

Within the above said boundaries

East – West both sides 24 feet,

South – North western side 70 feet,

South – North eastern side 67 feet,


Total extent of 1644 Sq.feet.


At present New Sub division Survey No.260/4A.

Cart track rights mentioned in Will deed.

Place : Idappadi

Date : 01-03-2022


Signature of the Advocate.


ADVOCATE / NOTARY PUBLIC
S.H.No. Ms.1035/1996
110, Selvanayagi Complex
Opp. to Teachers Colony Bus Stop
79, Perundurai Road
ERODE - 638 011. Cell: 98427 82030
BAR ASSOCIATION, ERODE.

Tracing of title:-

Originally lands in Survey No.260/4 for an extent of 1644 Sq.feet belonged to Kaveriammal, by virtue of registered Sale deed dated 01.12.1971 and the same was registered in document No.2268/1971 on the file of the Sub Registrar, Sankagiri which is document No.1 of Para 6 above.

Subsequently the above said Kaveriammal had executed a registered Will infavour of her son loan applicant C.Murugesan, by virtue of registered Will deed dated 21.01.1974 and the same was registered in document No.4/1974 on the file of the Sub Registrar, Kumarapalayam in Pallipalayam Village Lakshmipuram Survey No.260/4 for an extent of 1644 Sq.feet which is document No.2 of Para 6 above.

The above said Kaveriammal was died on 01.03.2016. The Death Certificate of Kaveriammal is produced herewith which is document No.4 of Para 6 above.

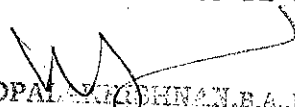
After the demise of said Kaveriammal, the Will came into effect and the Will beneficiary loan applicant Murugesan got the property.

Hence, the loan applicant C.Murugesan has become the absolute owner of the property offered as security.

EVIDENCE OF POSSESSION:-

The loan applicant has produced the Property Tax Receipts for Door Nos.6, 7 & 8 stands in the name of loan applicant C.Murugesan issued by the Pallipalayam Municipality which is document No.7 to 9 of Para 6 above.

The loan applicant has produced the property tax name transfer order passed by the Commissioner, Pallipalayam which is document No.10 to 12 of Para 6 above.


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Cell: 98427 83030

The loan applicant has produced the E.B. E-Receipt for S.C.No.04-159-007-135 stands in the name of loan applicant C.Murugesan which is document No.13 of Para 6 above.

The loan applicant has produced the Patta in Patta No.1124 stands in the name of loan applicant Murugesan and Others down loaded from eservices.tn.gov.in which is document No.14 of Para 6 above.


ENCUMBRANCE CERTIFICATE:-

Encumbrance Certificate No.56710100/2022 taken for the period from 01.01.1987 to 30.11.1992. It shows Nil entry.

Encumbrance Certificate No.56702110/2022 taken for the period from 01.12.1992 to 04.02.2022. It shows Nil entry.

Place : Idappadi

Date : 01-03-2022


Signature of the Advocate.

GOPALAKRISHNAN, B.A., B.L.,
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