



S.A. SHANMUGHAM, M.A., B.L.,

ADVOCATE – NOTARY.

Erode (Erode Taluk) Salem & Namakkal Districts.

132, Thiruchengode Road, Pallipalayam, Erode – 638006. ☎ 94432 41090

Date: 07.01.2022

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Legal Opinion Regarding Marketability of Title
to The Properties of the Present Owner **S
Kannamma W/o C Sekaran** situate in SF No:
153/1G, Measuring an extent of **56.6 Cents (61
cents - 4.4cents common road right)** in
Thokkavadi village, Tiruchengode Taluk,
Namakkal District.

FORWARDED TO

The Manager,
Union Bank of India,
Pallipalayam Branch,
Kumarapalayam Taluk
Namakkal District

FORWARDED BY

S.A SHANMUGHAM, M.A., B.L.,
ADVOCATE – NOTARY,
132, Thiruchengode Road,
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To

The Manager,
Union Bank of India
Pallipalayam Branch,
Kumarapalayam taluk,
Namakkal District.

Sir,

Sub: Forwarding Legal Opinion Regarding Marketability of Title to The Properties Of The Present Owner SF No: 153/1G, Measuring an extent of **56.6 Cents** (**61 cents - 4.4cents common road right**) in **Thokkavadi village**, Tiruchengode Taluk, Namakkal District. – Reg:-

Herewith I am forwarding legal opinion with respect to the above cited subject matter along with documents. The same may be received and acted upon.

Place: Pallipalayam

Date: 07.01.2022


Bank Panel Advocate with seal

S A. SHANMUGHAM, M.A., B.L.
ADVOCATE & NOTARY,
SALEM - NAMAKKAL
ERODE - (E.D.-TK.) DIST.,
PALLIPALAYAM, ERODE - 638 008



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TRANSLATION MEMO

1. Nature of Document : Registered Sale deed
2. Document No : 415/2003
3. Date of Document : 03.02.2003
4. Registered at : SRO Tiruchengode
5. Parties to document
- Executant : T Narasimman S/o T N Thangavel
- Beneficiary : **S Kannamma W/o C Sekaran**
6. Survey Number : SF No: 153/1G, Thokkavadi village
7. Total Extent : **56.6 Cents**
(61 cents - 4.4cents common road right)
8. Classification : Agricultural land.
9. Location of the Property : SF No: 153/1G, Thokkavadi village,
Tiruchengode Taluk, Namakkal District
10. Whether SARFEASI Act
- Enforceable? : SARFEASI ACT 2002 Not Enforceable, But
enforceable through DRT

I certify that the above is the gist if English translation of document which are in vernacular language (Tamil). The same is true and correct

Place: Pallipalayam

Date: 07.01.2022

Bank Panel Advocate with seal

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Date: 07.01.2022

TITLE REPORT

1)	Date of receipt of original title deeds/documents from the Branch	Name & designation of the official who delivered the original title deeds/documents	Date of delivery of original title deeds/documents along with Title Search report.	Name & designation of the official to whom the original title deeds/documents along with Title Search report is delivered.
	03.01.2022	Mr. P Govindhasamy, Credit Manager, Union Bank of India, Pallipalayam Branch.	07.01.2022	Mr. P Govindhasamy, Credit Manager, Union Bank of India, Pallipalayam Branch.
2)	Name and address of the branch to whom the title report is given	Union Bank of India, Pallipalayam Branch. (Erstwhile Corporation Bank)		
3)	Name of the account and details of the borrower	S Kannamma W/o C Sekaran		
4)	Full description of the property			
3.1	Nature of immovable property	Agricultural land		
3.2	i. Survey No	153/1G		
	ii. Hissa No	---		
	iii. Ghat No	---		
	iv. Town survey No	---		
	v. Khasara No	---		
	vi. Patta No	780, Thokkavadi village		
	vii. Khatha No	---		
	viii. Plot No (local name of the field as applicable including sub divisions should be mentioned)	---		
3.3	Number / identification details as per building map/plan	---		
3.4	Extent of the property	56.6 Cents (61 cents - 4.4cents common road right)		
3.5	Name/s of the owner/s	S Kannamma W/o C Sekaran		
3.6	Nature of ownership:	<input checked="" type="checkbox"/> Free hold <input type="checkbox"/> Lease hold <input type="checkbox"/> License <input type="checkbox"/> Undivided interest (1/6th share for each) <input type="checkbox"/> Trust property		

- | | | |
|--|--|--|
| | | <input type="checkbox"/> As a servient owner of the easement right
<input type="checkbox"/> Any other |
|--|--|--|

4) **Tracing of title,**

The Property offered as security covered in SF No: 153/1G, measuring an extent of 4.97Acres and 2Acres, totally measuring an extent of 6.97Acres situate in Thokkavadi village, originally ancestrally owned by Sengoda Gounder S/o late Marappa gounder and his heirs.

In the course of enjoyment of the property, Sengoda Gounder for himself and on behalf of his minors has sold out an extent of 1.88Acres for valid consideration to one T Narashimman S/o T N Thangavel through a registered Sale deed No: 2222/2000 dated: 14.07.2000 at SRO Tiruchengode and delivered possession on the same day.

In the course of enjoyment of the property, the above said T Narashimman S/o T N Thangavel has sold out an extent of 0.75Acres for valid consideration with specific boundaries and measurements to the present borrower / owner **S Kannamma W/o C Sekaran** through a registered Sale deed No: 415/2003 dated: 03.02.2003 at SRO Tiruchengode and delivered possession on the same day.

Recognizing the Sale, right, possession and enjoyment of the property the revenue Authorities have effected mutation in their records infavour of the Present owner / borrower and included her name in the joint Patta No: 780.

In the course of enjoyment of the property the present Borrower **S Kannamma W/o C Sekaran** has allowed **4.4cents** joining with one P Madhiyarasu S/o Palanisamy and formed a road. The said pathway right has been registered as Doc NO: 9110/2021 dated: 10.12.2021 at SRO Tiruchengode.

Hence, the property offered as security is only 56.6cents with specific boundaries and measurements.

Thus as on date, the Present Borrower **S Kannamma W/o C Sekaran** having absolute, perfect, valid and readily marketable title in her favour.

Flow of Title:

The present Owner/Borrower **S Kannamma W/o C Sekaran** has become the absolute owner of the property, by virtue of registered Sale Deed No: 415/2003 dated: 03.02.2003, form the lawful owner of the property namely T

Evidence of Possession:

Recognizing the Sale deed, title, right and possession by the present Owner/Borrower, Revenue Authorities have effected mutation in their records and included her name in the joint Patta No: 780, Possession Certificate and Adangal extract issued by VAO is clearly shows that the present Owner/Borrower is in actual possession, use and occupation and enjoyment of the property offered as security and having perfect, valid and readily marketable title in her favour.

Encumbrance Certificate:

The Encumbrance Certificate for the properties offered as security covering the period from 01.01.1987 to 01.01.2022, did not contain any entries of encumbrance relating to the property offered as security. Hence the property offered as security is free from encumbrance.

5)	Title deeds/document details under which ownership is acquired					
		Name/Nature of deed	Details like Registration No and date			
	First owner	T Narasimman S/o T N Thangavel	Sale deed No: 2222/2000 Dated:14.07.2008			
	Second owner					
	Third owner					
6)	Borrower	S Kannamma W/o C Sekaran	Sale deed No: 415/2003 Dated:03.02.2003			
	List of encumbrances					
i. Nature of encumbrances						
<input type="checkbox"/> Charge under contract <input type="checkbox"/> Mortgage <input type="checkbox"/> Negative lien <input type="checkbox"/> Lease / tenancy <input type="checkbox"/> Right of maintenance / reversion <input type="checkbox"/> Charge by operation law <input type="checkbox"/> Preemption rights <input type="checkbox"/> Right to specific performance under an agreement to sell <input type="checkbox"/> Liens / first charge under laws <input type="checkbox"/> Right of reversion to government <input type="checkbox"/> Lis pendens						
ii. Name of the person in whose favour encumbrance is subsisting						
NIL Encumbrance as on date						
iii. Date on which encumbrance has come into existence						

Clearly provide the following details:-

- Whether the property is affected by Land Ceiling Law
- Whether the property is affected by Land Fragmentation Law
- Whether the property is affected by Forest law
- Whether the property is affected by Planning Law
- Whether the property is affected by Urban Land Ceiling Law
- Whether the property is affected by rent restriction/control Law
- Whether the property is affected by Environment Law
- Whether the property is affected by user restrictions under Municipal/revenue Law
- Any other regulatory issue relating to property such as requirement of permission from Development Authority under Law relating to industrial parks

The property is not subject to any regulatory issues, nothing above is applicable

9) Views of regulatory hurdles:

The property is not subject to any regulatory hurdles. Hence, the bank security would not be jeopardized in any event.

10) List of documents / deeds provided to the advocate and perused by him:

SL. No.	Document No & Date	Name / Nature of the Document	Originals / Certified copy / Certified extract / Photocopy, etc.,
1.	10.12.2021 9110/2021	Registered pathway right deed between S Kannamma W/o C Sekaran and P Madhiyarasu S/o Palanisamy at SRO Tiruchengode	Notarised copy
2.	03.02.2003 415/2003	Registered Sale deed infavour of S Kannamma W/o C Sekaran by T Narasimman S/o T N Thangavel at SRO Tiruchengode	Original
3.	03.02.2003 415/2003	Registered Sale deed infavour of S Kannamma W/o C Sekaran by T Narasimman S/o T N Thangavel at SRO Tiruchengode	Certified copy
4.	2222/2000 14.07.2008	Registered sale deed infavour of T Narasimman S/o T N Thangavel by Sengoda Gounder S/o Marappa Gounder and 3 others	Certified copy

✓6.	07.03.2014	Patta No: 780, for SF No: 153/1G, Thokkavadi village, issued by Zonal deputy Thasildar.	Original
✓7.	01.02.2021	Adangal Extract for SF NO: 153/1G issued VAO Thokkavadi village	True copy
✓8.	01.02.2021	Possession certificate infavour of S Kannamma W/o C Sekaran for SF NO: 153/1G issued by VAO Thokkavadi village	Original
✓9.	07.03.2014	FMB For SF No: 153, issued by VAO Thokkavadi village.	True copy
✓10.	050934 07.03.2014	Kist receipt for Patta No: 780 issued by VAO Thokkavadi village	Original
✓11.	47513526 30.01.2021	EC for the period from 01.01.1987 to 21.01.2021 issued by SRO Tiruchengode	Certified online copy
✓12.	50189889 28.04.2021	EC for the period from 01.01.2021 to 22.04.2021 issued by SRO Tiruchengode	Certified online copy
✓13.	55547340 07.01.2022	EC for the period from 01.04.2021 to 01.01.2022 issued by SRO Tiruchengode	Certified online 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: While examining the documents mentioned in column No: 10, None of the document found affecting the property, while search made in the officer of registrar / revenue authorities.		
12)	List of further documents called for, examined and perused: No further documents are necessary.		
13)	Whether the documents examined are duly stamped as per the stamp act	Yes, the title document is duly stamped as per the stamp act	
14)	Whether the registration endorsements are in order	The registration endorsements are regular	
15)	Certificate of examination: <ul style="list-style-type: none"> i. This is to certify that I have examined each and every page of the documents required for giving the title clearance certificate and do not find that transaction s under the documents sham and fictitious. ii. I have obtained the certified copies of title deeds viz, 1) Document 		

to the bank and confirm that the same are perfectly tallied and no differences observed.

16) Certificate of title:

Title clearance certificate should be as follows,

"This is to certify that the title to the property of the borrower is clear and marketable without any further act on the part of borrower"

17) List of documents to be deposited for creating the mortgage by deposit of title deeds:

SL. No.	Document No & Date	Name / Nature of the Document	Originals / Certified copy / Certified extract / Photocopy, etc.,
1.	10.12.2021 9110/2021	Registered pathway right deed between S Kannamma W/o C Sekaran and P Madhiyarasu S/o Palanisamy at SRO Tiruchengode	Notarised copy
2.	03.02.2003 415/2003	Registered Sale deed infavour of S Kannamma W/o C Sekaran by T Narasimman S/o T N Thangavel at SRO Tiruchengode	Original
3.	03.02.2003 415/2003	Registered Sale deed infavour of S Kannamma W/o C Sekaran by T Narasimman S/o T N Thangavel at SRO Tiruchengode	Certified copy
4.	2222/2000 14.07.2008	Registered sale deed infavour of T Narasimman S/o T N Thangavel by Sengoda Gounder S/o Marappa Gounder and 3 others	Certified copy
5.	1818/2001 16.07.2001	Registered sale deed infavour of S Rajkumar S/o Sivaprakasam by P V Chinnusamy and 21 others through their power agents Duraisamy and Chandran	Original
6.	07.03.2014	Patta No: 780, for SF No: 153/1G, Thokkavadi village, issued by Zonal deputy Thasildar.	Original
7.	01.02.2021	Adangal Extract for SF NO: 153/1G issued VAO Thokkavadi village	True copy
8.	01.02.2021	Possession certificate infavour of S Kannamma W/o C Sekaran for SF NO: 153/1G issued by VAO Thokkavadi village	Original

11.	47513526 30.01.2021	EC for the period from 01.01.1987 to 21.01.2021 issued by SRO Tiruchengode	Certified online copy
12.	50189889 28.04.2021	EC for the period from 01.01.2021 to 22.04.2021 issued by SRO Tiruchengode	Certified online copy
13.	55547340 07.01.2022	EC for the period from 01.04.2021 to 01.01.2022 issued by SRO Tiruchengode	Certified online copy

"This is to certify that the above documents if taken would create valid mortgage by deposit of title deeds"

18)	Any other suggestion or advise to protect the security interest of the bank: NIL
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Date: 07.01.2022

Place: Pallipalayam



Bank Panel Advocate with seal

A. SHANMUGHAM, M.A.B.L.,
ADVOCATE & NOTARY,
SALEM - NAMAKKAL
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Description of property:

		Sale deed No: 415/2003
Boundaries	East by	SF NO: 153/1G
	West by	Mathiarasu and Ravi property
	North by	SF NO: 153/1F
	South by	SF No: 153/1G common and
	Extent	0.61Acre.....(1)
	Less	1922.5 Sq.ft or 4.4cents
	Total Extent	56.6 Cents (61 cents - 4.4cents common road right)
The Above Description is As Per Registered Sale deed No: 415/2003 on 03.02.2003 infavour of S Kannamma W/o C Sekaran by T Narasimman S/o T N Thangavel At SRO Tiruchengode.		

Date: 07.01.2022

Place: Pallipalayam

Bank Panel Advocate with seal

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SEARCH REPORT

I certify that, I have visited the sub registrar office at Pallipalayam and I have verified the records and ensured the correctness of the entries in the register. There is no omission of any encumbrance in the encumbrance certificate and I certify that the documents scrutinized are the original and genuine documents. I have also taken certified copies of the title deeds and compared the same with the originals and I certify that the originals are tallying with the certified copies in all aspects.

Date: 07.01.2022

Place: Pallipalayam

concerned
Bank Panel Advocate with seal

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