

N.D. NATANASABESAN, B.Com.,B.L.,
ADVOCATE

OFFI : 258127
RESI : 283730
MOBILE : 98427-51994

22.10.2021

ANNEXURE - B

REPORT OF INVESTIGATION OF TITLE IN RESPECT OF IMMOVABLE PROPERTY

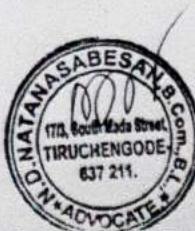
1.	a) Name of the Branch / Business Unit / Office seeking opinion	STATE BANK OF INDIA PALLIPALAYAM BRANCH
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded	NIL
	c) Name of the borrower	MR.P. MATHIARASU, S/O. LATE. A.K. PALANISAMY, DOOR NO.18-C1, S.V.A. EXTENSION STREET NO.1, TIRUCHENGODE TALUK, NAMAKKAL DISTIRCT MOBILE : 98427-50374.
2.	a) Name of the unit / concern/ person / body / authority offering the property (ies) as security	INDIVIDUAL
	b) Constitution of the unit / concern / person / body/ authority offering the property for creation of charge	Person / Individual
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Borrower

3.	COMPLETE OR FULL DESCRIPTION OF THE IMMOVABLE PROPERTY (IES) OFFERED AS SECURITY FOR CREATION OF MORTGAGE WHETHER EQUITABLE / REGISTERED MORTGAGE.
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i)	LOCATION LIKE NAME OF THE PLACE, VILLAGE, CITY, REGISTRATION, SUB-DISTRICT ETC.	NAMAKKAL & TIRUCHENGODE THOKKAVADI VILLAGE
ii)	SURVEY NUMBER	S.NO.153/1 (NEW S.NO.153/1G)



(iii)	EXTENT/AREA INCLUDING PLINTH /BUILT UP AREA IN CASE OF HOUSE PROPERTY	1ST ITEM 2400 SQ.FT., OF LAND (AS PER DOC.NO.851/2019)
		2ND ITEM 1393 SQ.FT., OF LAND (AS PER DOC.NO.851/2019)
		3RD ITEM 75-1/2 CENTS OF LAND - 1396 SQ.FT., OF LAND = 31491.8 SQ.FT., OF VACANT LAND (AS PER DOC.NO.414/2003)
		OUT OF WHICH, HE SOLD 1396 SQ.FT., OF LAND. THUS, AN EXTENT OF 31491.8 SQ.FT., OF VACANT LAND IS OFFERED AS SECURITY.
1) BOUNDARIES :		
EAST & SOUTH TO : The property relating to the present title holder Mathiarasu as narrated in item No.2.		
WEST TO : The property detailed hereunder as item No.2		
NORTH TO : 7.6 meter breadth of east west passage		
East to West (On both side) 30', South to North (On both side) 80',		
EXTENT : 2400 SQ.FT., OF LAND		
2) BOUNDARIES :		
EAST TO : 1 st item of the property		
WEST TO : The property of Kannammal sold by the present title holder P.Mathiarasu (1007 sq.ft., of land)		
SOUTH TO : The property as detailed hereunder		
NORTH TO : 25 breadth of east west passage		



	<p>East to West (On both side) 17.3', South to North (On both side) 80',</p> <p>EXTENT : 1393 SQ.FT., OF LAND</p> <p>TOTAL EXTENT : 2400 + 1393 = 3793 SQ.FT., OF LAND WITH ALL APPURTENANCES, ACCESSORIES AND ALL PASSAGE AND EASEMENTARY RIGHTS ATTACHED THEREIN.</p> <p>3) BOUNDARIES :</p> <p>EAST TO : Property consisting in S.No.153/1G</p> <p>WEST TO : Property relating to Kannammal</p> <p>NORTH TO : 7.6 meter breadth of east west passage</p> <p>SOUTH TO : Property consisting in S.No.153/1F</p> <p>EXTENT : 75-1/2 CENTS OF LAND - 1396 SQ.FT., OF LAND = 31491.8 SQ.FT., OF VACANT LAND WITH A PASSAGE STARTS FROM TIRUCHENGODE TO THOKKAVADI MAIN ROAD LEADS ON THE NORTHERN SIDE WITH THE BREADTH OF 7.6 METER AND TURN IN TO EASTERN SIDE WITH THE BREADTH OF 7.6 METERS WITH ALL APPURTENANCES, ACCESSORIES AND ALL PASSAGE AND EASEMENTARY RIGHTS ATTACHED THEREIN.</p>
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PARTICULARS OF THE DOCUMENTS SCRUTINIZED / SERIALLY AND CHRONOLOGICALLY AS PER THE LEGAL OPINION.

SL. NO.	DATE	NAME / NATURE OF THE DOCUMENT	ORIGINAL/ CERTIFIED COPY / CERTIFIED EXTRACT / PHOTO COPY, ETC	IN CASE OF COPIES, WHETHER THE ORIGINAL WAS SCRUTINIZED BY THE ADVOCATE
01.	...	"A" Register extract prior to the updating re survey extract	True copy	True copy



02.	14.07.2000	Regd.Sale deed to and infavour of T.Narasimman bearing Regn. No. 2222/2000	Original	Verified with S.R.O.,
03.	03.02.2003	Regd. Sale deed to and infavour of the PRESENT HOLDER MR.P.MATHIYARASU bearing Regn. No.414/2003	Original along with downloaded Certified copy	Verified with S.R.O.,
04.	22.03.2019	Regd. Sale deed to and infavour of S.Kannammal bearing Regn. No.1909/2019	Xerox copy	Verified with S.R.O.,
05.	03.02.2003	Regd.Sale deed to and infavour of C.Ravichandran bearing Regn.No.416/2003	Xerox copy of attested copy	Xerox copy of attested copy
06.	30.10.2008	Regd.Sale deed to and infavour of S.Veerabahu and P.Anbazhagan bearing Regn. No. 7238/2008	Original	Verified with S.R.O.,
07.	27.05.2009	Regd.Sale deed to and infavour of S.A.Balagurumoorthi bearing Regn. No. 3273/2009	Original	Verified with S.R.O.,
08.	08.04.2010	Regd.Power of attorney deed to and infavour of Kuppusamy bearing Regn.No. 703/ BK4/ 2010	Original	Verified with S.R.O.,
09.	09.08.2010	Regd.Sale deed to and infavour of M.Ramalingam bearing Regn.No.7555/ 2010	Original	Verified with S.R.O.,
10.	11.02.2019	Regd. Sale deed to and infavour of the PRESENT HOLDER MR.P.MATHIARASU bearing Regn. No.851/2019	Original along with downloaded Certified copy	Verified with S.R.O.,
11.	22.09.2021	Computerized chitta extract	Downloaded copy	Downloaded copy
12.	22.09.2021	Cultivation Adangal	True copy	True copy
13.	22.09.2021	F.M.B. for S.No.153	True copy	True copy
14.	22.09.2021	V.A.O., certificate	Original	Original
15.	06.02.2015	Encumbrance Certificate from 01.01.1987 to 04.02.2015 for the Period of 29 Years	Original	Original



16.	28.09.2021	Encumbrance Certificate from 01.01.2003 to 24.09.2021 for the Period of 19 Years	Downloaded copy of Original	Downloaded copy of Original
17.	21.08.2007	Encumbrance Certificate from 01.01.1973 to 31.12.1986 for the Period of 14 Years	Original	Original
18.	28.08.2003	Encumbrance Certificate from 01.01.1987 to 20.08.2003 for the Period of 17 Years	Original	Original
19.	28.09.2021	Encumbrance Certificate from 01.01.2003 to 24.09.2021 for the Period of 19 Years	Downloaded copy of Original	Downloaded copy of Original

5.	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?	Yes. The originals are verified with the records kept by the relevant sub registrar office and a Downloaded certified copies are obtained and submitted herewith.
	b) i) Whether all pages in the certified copies of title documents which are obtained directly from Sub-Registrar's office have been verified page by with the original documents submitted ?	Yes
	b) ii) Where the certified copies of the title documents are not available, the copy provided should be compared with the original to ascertain whether the total page numbers in the copy tally page by page with the original produced (in case originals title deed is not produced for comparing with the certified or ordinary copies should be handled more diligently & cautiously)	Not applicable
6.	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?	Partially verified



	b) If such online / Computer records are available, whether any verification or cross checking are made and the comments / findings in this regard.	No.
	c) Whether the genuineness of the stamp paper is possible to be got verified from any online portal and if so whether such verification was made?	Yes.
7.	a) Property offered as security falls within the jurisdiction of which sub-registrar office?	Tiruchengode
	b) Whether 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?	Tiruchengode
	c) Whether search has been made at all the offices named at (b) above ?	Tiruchengode
	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.
8.	Chain of 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 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)	Separately Enclosed
9.	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.



10.	<p>If leasehold, whether;</p> <ul style="list-style-type: none"> a) Lease Deed is duly stamped and registered b) Lessee is permitted to mortgage the leasehold right, c) duration of the Lease/unexpired period of lease d) If, a sub-lease, check the lease deed infavour of lessee as to whether lease deed permits sub-leasing and mortgage by Sub-Lessee also. e) Whether the leasehold rights permits for the creation of any superstructure (if applicable)? f) Right to get renewal of the leasehold rights and nature thereof. 	Not applicable.
11.	<p>If Govt grant / allotment / Lease-cum / Sale agreement, whether; grant/agreement etc., provides for alienable rights to the mortgagor with or without conditions, the mortgagor is competent to create charge on such property whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.</p>	Not applicable.
12.	<p>If occupancy right, whether;</p> <ul style="list-style-type: none"> a) Such right is heritable and transferable, b) Mortgage can be created 	Not applicable.
13.	<p>Nature of Minor's interest, if any and if so, whether creation of mortgage could be possible-the modalities/ procedure to be followed and the reasons or coming to such conclusion.</p>	Not applicable
14.	<p>If the property has been transferred by way of gift/settlement deed, whether is a need for any other person to join the creation of mortgage.</p> <ul style="list-style-type: none"> a) The Gift / Settlement deed is duly stamped and registered; 	Not applicable.



	b) The Gift / Settlement Deed has been attested by two witness ;	Not applicable.
	c) The Gift / Settlement Deed transfers the property to Donee;	Not applicable.
	d) 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.
	e) Whether there is any restriction on the Donor in executing the gift / settlement deed in question;	Not applicable.
	f) Whether the Donee is in possession of the gifted property;	Not applicable.
	g) Whether any life interest is reserved for the Donor or any other person and whether there	Not applicable.
	h) Any other aspect affecting the validity of the title passed through the gift / settlement deed.	Not applicable.
15.	a) In case of partition / family Settlement deeds , whether the original deed is available for deposit. If not the modality / procedure to be followed to create a valid and enforceable mortgage	Not applicable
	b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share.	Yes. The mutation has been effected in the name of the mortgagor. The mortgagor is in possession and enjoyment of the property.
	c) Whether the partition made is valid in law and the mortgagor has acquired a mortgagable title thereon.	Not applicable
	d) 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.



	e) 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.
16.	<p>Whether the title documents include any testamentary documents / wills?</p> <p>a) In case of wills, whether the will is registered will or unregistered will ?</p> <p>b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?</p> <p>c) Whether the property is mutated on the basis of will?</p> <p>d) Whether the original will is available ?</p> <p>e) Whether the original death certificate of the testator is available?</p> <p>f) What are the circumstances and / or documents to establish the will in question is the last and final will of the testator?</p> <p>(Comments on the circumstances such as the availability of a declaration by all the beneficiaries about the genuineness / 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).</p>	Not applicable.
17.	<p>a) Whether the property is subject to any wakf rights?</p> <p>b) Whether the property belongs to church / temple or any religious / other institutions having any restriction in creation of charges on such properties ?</p> <p>c) Precautions/ permissions, if any in respect of the above cases for creation of mortgage?</p>	Not applicable.



18.	<p>a) Where the property is a HUF / joint family property, mortgage is created for family benefit / legal necessity, whether the Major Coparceners have no objection / join in execution, minor's share if any rights of female members etc.</p> <p>b) Please also comment on any other aspect which may adversely affect the validity of security in such cases ?</p>	<p>Individual</p> <p>Not applicable.</p>
19	<p>a) Whether the property belongs to any trust or is subject to the rights of any trust ?</p> <p>b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property ?</p> <p>c) If so additional precautions/ permissions to be obtained for creation of valid mortgage?</p> <p>d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.</p>	<p>Not applicable.</p>
20.	<p>a) If the property is Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation / enforcement of mortgage.</p> <p>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 ?</p>	<p>Not applicable.</p> <p>Not applicable.</p>
	<p>c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/ permission obtained.</p>	<p>The subject property surrounded by a factory buildings. Further, it is classified as commercial area as found in the records of the office of the sub registrar concern. Further, the present title holder sold a part of the property in the said survey number in square feet area. Thus, I conclude that the property is considered as a commercial area. Further, I find that as per the cultivation adangal, the subject property is classified as Tharisu and consist a building area.</p>



21.	Whether the property is affected by any local laws or other regulations having a bearing on the creation security (Viz. Agricultural Laws, weaker Sections, minorities, land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.),	No.
22.	a) Whether the property is subject to any pending or proposed land acquisition proceedings ? b) Whether any search/enquiry is made with the land acquisition office and the outcome of such search/ enquiry.	No. Yes.
23.	a) Whether the property is involved in or subject matter of any litigation which is pending or concluded? b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement ?	No. No.
24.	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.	No.
25.	a) In case of partnership firm , whether the property belongs to the firm and the deed is properly registered. b) Property belonging to partners , whether thrown on hotchpots? Whether formalities for the same have been completed as per applicable laws ? c) Whether the person(s) creating mortgage has / have authority to create mortgage for and on behalf of the firm.	Not applicable Not applicable Not applicable.
25.	Whether the property belongs to a Limited Company , check the Borrowing powers, 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.	It is an individual property.



	b(i) Whether the property is (to be mortgaged) is purchased by the above company from any other company or Limited Liability partnership (LLP) firm ? Yes / No	Not applicable.
	ii) 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.
	iii) Whether the above search of charges reveals any prior charges / encumbrances, on the property (proposed to be mortgaged) created by the vendor company (seller) ? Yes / No.	Not applicable.
	iv) If the search reveals encumbrances / charges, whether such charges / encumbrances have been satisfied ? Yes / No.	Not applicable.
26.	In case of Societies, Association, the required authority / power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws.	Not applicable.
27.	a) Whether any POA is involved in the chain of title?	Yes
	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 in favour of the builder / developer and as such is irrevocable as per law.	The power of attorney deed is a registered one, which will not coupled with interest and the same is assigned to sell the property by the power agent.
	c) In case the title documents 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 infavour of their partners / Employees / Authorized Representatives to sign Flat Allotment Letters, NOCs, Agreements of Sale, Sale deeds, etc. in favour of buyers of flats / units (Builder's POA) or (ii) other type of POA (Common POA).	The power of attorney deed is executed for the purpose to sell the property



	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	Not applicable.
	i. Whether the original POA is verified and the title investigation is done on the basis of original POA?	The Original power of attorney deed is produced and verified.
	ii. Whether the POA is a registered one?	It is a registered one.
	iii. Whether the POA is a special or general one ?	It is a general power of attorney .
	iv. Whether the POA contains a specific authority for execution of title document in question ?	The power of attorney deed is executed infavour of the power agent to sell and make all kind of encumbrances upon the property, which is general in nature.
	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 form the office of sub-registrar also ?)	Yes. The power of attorney deed is in force and not revoked at the time of getting the sale deed by the present title holder.
	g) Please comment on the genuineness of POA ?	The power of attorney deed is genuine one
	h) The unequivocal opinion on the enforceability and validity of the POA ?	The power of attorney deed is genuine one
28.	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 / authenticated in terms of the Law of the place, where it is executed.	Not applicable.



29.	<p>If the property is a flat / apartment of residential / commercial complex, check and comment on the following :</p> <ul style="list-style-type: none"> a) Promoter's / Land owner's title to the land / building ; b) Development Agreement / power of attorney; c) Extent of authority of the Developer / builder d) Independent title verification of the Land and / or building in question ; e) Agreement for sale (duly registered) ; f) Payment of proper stamp duty ; g) Requirement of registration of sale agreement, development agreement, POA, etc. ; h) Approval of building plan, permission of appropriate / local authority, etc. ; i) Conveyance in favour of Society / Condominium concerned. j) Occupancy Certificate / allotment letter / letter of possession ; k) Membership details in the Society etc.; l) Share Certificates ; m) No objection Letter from the Society ; n) All legal requirements under the local / Municipal laws, regarding ownership of last / Apartments / Building Regulations, Development control regulations, co-operative societies' laws etc., o) Requirements, for noting the Bank charges on the records of the Housing Society, if any ; p) If the property is a vacant land and construction is yet to be made, approval of layout and other precautions, if any. q) Whether the numbering pattern of the units / flats tally in all documents such as approved plan, agreement plan, etc. 	Not applicable.
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30.	Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof.	The property is free from all encumbrance
31.	The period covered under the Encumbrances Certificates and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge, if any.	<p>It shows that the present title holder is the absolute owner of the property. The E.C.is produced for the period from 01.01.1987 to 04.02.2015, 01.01.2003 to 24.09.2021, 01.01.1973 to 31.12.1986, 01.01.1987 to 20.08.2003, 01.01.2003 to 24.09.2021.</p> <p>During the period, I find that there is no subsisting encumbrances upon the property.</p>
32.	Details regarding property tax or land revenue or other statutory dues paid/ payable as on date and if not paid, what remedy?	Not applicable
33.	a) Urban land ceiling clearance, whether required and if so, details thereon. b) Whether no objection certificate under the Income Tax Act is required / obtained	Not necessary
34.	Details of RTC extracts/mutation extracts/ Katha extracts pertaining to the property in question.	The chitta, cultivation adangal are stands in the name of the present title holder along with other pattadhars.
35.	a) Whether the property offered as security is clearly demarcated ? b) Whether the demarcation / partition of the property is 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)	Yes. Yes.



37	Whether the property can be identified from the following documents and discrepancy / doubtful circumstances, if any revealed on such scrutiny?	No.
	a) Document in relation to electricity connection	No
	b) Document in relation to water connection;	No.
	c) Document in relation to Sales Tax Registration, if any applicable;	Not applicable
	d) Other utility bills, if any	Not applicable
38	In respect of the boundaries of the property, whether there is a difference / discrepancy in any of the title documents or any other documents such as valuation report, utility bills, etc.) or the actual current boundary ? If so please elaborate / comment on the same.	No.
39	If the valuation report and / or approved / sanctioned plans are made available, please comment on the same including the comments on the description and boundaries of the property on the said document and that in the title deeds. (if the valuation report and / or apprvled plan are not available at the time of preparation of TIR, please provide these comments subsequently, on making the same available to the advocate).	No.
40	Any bar/restriction for creation of mortgage under any local or special enactments, details of proper registration of documents, payment of proper stamp duty etc.	No.
41	Whether the Bank will be able to enforce SARFESI ACT , if required against the property offered as security ?	Yes. The bank will be able to enforce SARFEASI Act.



	Property is SARFAESI complaint(Y/N)	Yes.
42	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	Not applicable
43	Whether the governing law/ constitutional documents of the mortgagor (other than natural persons) permits creation of mortgage and additional precautions, if any to be taken in such cases.	Not applicable
44	Additional aspects relevant for investigation of title as per local laws.	No.
45	Additional suggestions, if any to safeguard the interest of Bank / ensuring the perfection of security.	No.
46	The specific persons who are required to create mortgage / to deposit documents creating mortgage	PRESENT TITLE HOLDER MR.P.MATHIARASU
47	Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act 2016 ? Y / N Whether the project is registered with the Real Estate Regulatory Authority ? If so, the details of such registration are to be furnished Whether the registered agreement for sale as prescribed in the above Act / Rules there under is executed ?	Not applicable Not applicable Not applicable
	Whether the details of the apartment / plot in question are verified with the list of number and types of apartment or plots booked as uploaded by the promoter in the website of Real Estate Regulatory Authority ?	Not applicable

TIRUCHENGODE

22.10.2021



ADVOCATE
N. D. NATANASABESAN, B.Com., B.L.,
 ADVOCATE, 750 / 1990,
 17/3, South Mada Street,
 TIRUCHENGODE - 637 211,
 CELL: 98427 - 51994,
 : 94432 - 55572.

**TRACING OF TITLE, EVIDENCING OF POSSESSION, SCRUTINY OF
ENCUMBRANCE CERTIFICATE AND CONCLUDING OPINION**

The subject property is the

- 1) house plot to the extent of $2400 + 1393 = 3793$ sq.ft., of land each consist with specific boundaries
- 2) an extent of 31491.8 sq.ft., of land consist with specific boundaries both consist in S.No.153/1G in the total extent of punja hector 2.00.5 of land of Thokkavadi Village is the subject matter of this opinion.

In fact the subject property to the extent of punja hector 2.00.5 comprising in S.No.153/1G of Thokkavadi Village is originally belonged to Sengoda gounder ancestrally. He enjoyed the said property as his own. To prove the same, the "A" register extract prior to the updating resurvey extract is produced herein in true copy as **DOC.NO.1**. On perusal of the "A" "A" register extract prior to the updating resurvey, the property in S.No. 153/1G is stands in the name of the said M.Sengoda gounder absolutely. Since, it is an ancestral property in nature, there is no title deed is available upon the property except that of an "A" register extract. Thus, on perusal of the said document, I find and conclude that the said M.Sengoda gounder is the absolute owner of the property.

While so, on 14.07.2000, the said Sengoda gounder, his son by name T.S.Kandasamy, his son T.K.Myilsamy along with minor son being an unnamed child, who represent by guardian / father T.K. Myilsamy were sold the property of punja acre 1.88 of land with specific boundaries in the total extent of punja acre 4.98 comprising in S.No.153/1 followed by new subdivided S.No.153/1G of Thokkavadi Village, to and infavour of T.Narasimman by virtue of a Regd.Sale deed bearing Regn.No.2222/2000 of S.R.O., Tiruchengode, whereby the purchaser T.Narasimman derived title and possession of the property. The sale deed contains warranty of title. The sale deed is produced herein in original as **DOC.NO.2**.

Subsequently, on 03.02.2003, the said purchaser T.Narasimman sold the property of punja acre 0.75-1/2 with specific boundaries and a common 1/3rd share in the extent of punja acre 0.42 with specific



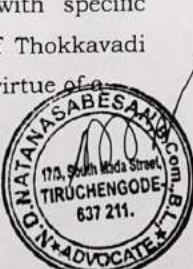
..2..

boundaries, (passage and common land) both consist in S.No.153/1 followed by new sub divided S.No.153/1G of Thokkavadi Village, to and infavour of **THE PRESENT TITLE HOLDER MR.P.MATHIARASU** by virtue of a Regd.Sale deed bearing Regn.No.414/2003 of S.R.O., Tiruchengode, whereby the purchaser / **PRESENT TITLE HOLDER MR.P.MATHIARASU** has got right and title to the property. The sale deed contains warranty of title. The sale deed is produced herein in original along with downloaded certified copy as **DOC.NO.3** and the same is tallied with the original.

Out of the above said property, on 22.03.2019, the present title holder sold a part of the property on the eastern side end (in the total extent of punja acre 0.75-1/2) to the extent of 1396 sq.ft., of land with specific boundaries, to and infavour of one S.Kannammal under doc.No.1909/2019 of S.R.O., Tiruchengode, whereby the vendor / present title holder P.Mathiarasu holds the rest of 31491.8 sq.ft., of land, (i.e., 75-1/2 cents of land - 1396 sq.ft., of land) with specific boundaries as narrated in the description as item no.2. To prove the sale by the said P.Mathiarasu, in favour of 3rd party, a xerox copy of the sale deed is produced herein as **DOC. NO.4.**

Similarly, on the same day, the said T.Narasimman sold an another part of the property to the extent of punja acre 0.11 with specific boundaries and a common 1/3rd share in the extent of punja acre 0.42 with specific boundaries, (passage and common land) both consist in S.No.153/1 followed by new sub divided S.No.153/1G of Thokkavadi Village, to and infavour of C.Ravichandran by virtue of a Regd.Sale deed bearing Regn.No.416/2003 of S.R.O., Tiruchengode, whereby the purchaser C.Ravichandran derived title and possession of the property. The sale deed contains warranty of title. Since the present title holder purchased a part of the property being a house plot, and the sale deed containing vast extent, the Xerox copy of the sale deed is produced herein in as **DOC. NO.5.**

Subsequently, on 30.10.2008, the above said purchaser C.Ravichandran sold the property to an extent of 2400 Sq.ft., of land with specific boundaries in S.No.153/1 followed by new S.No.153/1G of Thokkavadi village, to and infavour of S. Veerabagu and P.Anbazhagan by virtue of a



Regd., Sale deed bearing Regn.No.7238/2008 of S.R.O., Tiruchengode. Whereby the purchasers S.Veerabagu and P.Anbazhagan derived title and possession of the property. The sale deed contains warranty of title. The sale deed is produced herein in original as **DOC.NO.6.**

Subsequently, on 27.05.2009, the above said purchaser C. Ravichandran sold an another part of the property to an extent of 2400 Sq.ft., of land with specific boundaries in S.No.153/1 followed by new S.No. 153/1G of Thokkavadi Village, to and infavour of S.A.Balagurumoorthi by virtue of a Regd.Sale deed bearing Regn.No.3273/2009 of S.R.O., Tiruchengode, whereby the purchaser S.A.Balagurumoorthi derived title and possession of the property. The sale deed contains warranty of title. The sale deed is produced herein in original as **DOC.NO.7.**

While so, on 08.04.2019, the above said purchasers S.Veerabagu, P. Anbazhagan and S.A. Balagurumoorthi were appointed their power agent Kuppusamy by virtue of a Regd., Power of attorney deed under a Regd., Power of attorney deed bearing Regn.No.703/BK4/2010 of S.R.O., Tiruchengode, in respect of the property to the extent of 2400 + 2400 = 4800 Sq.ft., of land each consist with specific boundaries in S.No.153/1 followed by new S.No.153/1G of Thokkavadi Village, to sell and make all kind of encumbrances over the property. On perusal of the power of attorney deed, it confirm that the said Kuppusamy has got right to sell and make all kind of encumbrances over the property and the power of attorney deed is produced herein in original as **DOC.NO.8.**

Under the capacity of the power of attorney deed, the said power agent Kuppusamy sold the property to an extent of 2400 + 2400 = 4800 Sq.ft., of land each consist with specific boundaries in S.No.153/1 followed by new S.No.153/1G of Thokkavadi Village, to and infavour of M.Ramalingam by virtue of a Regd.Sale deed bearing Regn.No.7555/2010 Dated : 09.08.2010 of S.R.O., Tiruchengode, whereby the purchaser M.Ramalingam derived title and possession of the property. The sale deed contains warranty of title. The sale deed is produced herein in original as **DOC.NO.9.**



..4..

Subsequently, on 11.02.2019, the above said purchaser M. Ramalingam sold the subject property as narrated in the description, as item No.1, to and infavour of **THE PRESENT TITLE HOLDER MR.P.MATHIARASU** by virtue of a Regd., Sale deed bearing Regn.No. 851/2019 of S.R.O.,Tiruchengode, whereby the purchaser / **PRESENT TITLE HOLDER MR.P.MATHIARASU** has got right and title to the property. The sale deed contains warranty of title. The sale deed is produced herein in original along with downloaded certified copy as **DOC.NO.9** and the same is tallied with the original.

Thus, on perusal of the above documents, I find and conclude that the **PRESENT TITLE HOLDER MR.P.MATHIARASU** has got absolute right and title to the property and the same is valid in law.

EVIDENCING OF POSSESSION :

To prove the title of the property, the revenue authorities issued necessary revenue records infavour of the **PRESENT TITLE HOLDER**.

Accordingly, the Computerized Patta for the property delineate in the description consisting in S.No.153/1G to the extent of punja hector 2.00.50 relating to Patta No.780 of Thokkavadi Village. On perusal, I find that it is stands in the name of the **PRESENT TITLE HOLDER MR.P.MATHIARASU AND OTHERS**. Since the present title holder purchased a portion of the property, being a house plots and the said survey numbered property consist vast extent, the other pattadhar's name is found. The Computerized Patta extract is produced herein Downloaded copy.

The Cultivation Adangal extract for the property in S.No.153/1G to the extent of punja hector 2.00.50 relating to Patta No.780 of Thokkavadi Village is stands in the name of the **PRESENT TITLE HOLDER MR.P.MATHIARASU** and others. It also confirm that the property classified as "Tharisu". Out of which, a buildings also consist. The cultivation adangal is produced herein true copy.



The F.M.B., also produced herein for the property in S.No.153 of Thokkavadi Village and it is locates the title holder's property.

The Village administrative officer certificate confirm that the **PRESENT TITLE HOLDER MR.P.MATHIARASU** is the absolute owner of the property as narrated in the description, consisting in S.No.153/1G situate at Thokkavadi Village by way of a Regd. Sale deeds bearing Regn.No. 851 /2020 dated : 11.02.2019 and 414/2003 dated 03.02.2003 of S.R.O., Tiruchengode. It also confirm that the **PRESENT TITLE HOLDER MR.P.MATHIARASU** is in possession and enjoyment of the property. The Village Administrative Officer Certificate is produced herein in Original.

ENCUMBRANCE CERTIFICATE :

The Encumbrance certificate for the property stated in the schedule is produced for the continuous period from 01.01.1987 to 04.02.2015 (E.C.NO.1457) for the continuous period of 29 years.

On careful perusal of the encumbrance certificate, I find that there are **FIVE** entries found. In which the 1st entry is relating to Regd.Sale deed to and in favour of Narasimman bearing Regn.No.2222/2000 and the same is produced herein in Xerox copy.

The 2nd entry is relating to Regd. Sale deed to and in favour of C. Ravichandran bearing Regn.No.416/2003. The sale deed is produced herein in Xerox copy of attested copy.

The 3rd entry is relating to Regd.Sale deed to and in favour of Anbazhagan and Veerabahu bearing Regn.No.7238/2008. The sale deed is produced herein in Original.

The 4th entry is relating to Regd. Sale deed to and in favour of S.A. Balagurumoorthi bearing Regn.No.3273/2009. The sale deed is produced herein in Original.



..6..

The 5th entry is relating to Regd., Sale deed to and infavour of the **PRESENT TITLE HOLDER MR.P.MATHIARASU** bearing Regn.No.7555/2010. The sale deed is produced herein in original along with downloaded certified copy.

An another Encumbrance certificates for the property stated in the schedule is produced for the continuous period from 01.01.2003 to 24.09.2021.(E.C.No.53087871/2021) for the continuous period of 19 years.

On careful perusal of the encumbrance certificate, I find that there are **SEVEN** entries found. In which the 1st entry is relating to Regd. Sale deed to and infavour of the **PRESENT TITLE HOLDER MR.P.MATHIARASU** bearing Regn. No.414/2003 and the same is produced herein in Original along with downloaded Certified copy.

The 2nd entry is relating to Regd. Sale deed to and in favour of C. Ravichandran bearing Regn.No.416/2003. The sale deed is produced herein in Xerox copy of attested copy.

The 3rd entry is relating to Regd.Sale deed to and in favour of Anbazhagan and Veerabahu bearing Regn.No.7238/2008. The sale deed is produced herein in Original.

The 4th entry is relating to Regd. Sale deed to and in favour of S.A. Balagurumoorthi bearing Regn.No.3273/2009. The sale deed is produced herein in Original.

The 5th entry is relating to Regd., Sale deed to and infavour of the **PRESENT TITLE HOLDER MR.P.MATHIARASU** bearing Regn.No.7555/2010. The sale deed is produced herein in original along with downloaded certified copy.

The 6th entry is relating to Regd., Sale deed to and infavour of the **PRESENT TITLE HOLDER MR.P.MATHIARASU** bearing Regn.No.851/2019. The sale deed is produced herein in original along with downloaded certified copy.



The 7th entry is relating to Regd. Sale deed to and infavour of S.Kannammal bearing Regn.No.1909/2019 The sale deed is produced herein in Xerox copy.

An another Encumbrance certificates for the property stated in the schedule is produced for the continuous period from 01.01.1973 to 31.12.1986 (E.C.No.3853/2003) for the continuous period of 14 years.

On careful perusal of the encumbrance certificate, I find that there is no subsisting encumbrances upon the property.

An another Encumbrance certificates for the property stated in the schedule is produced for the continuous period from 01.01.1987 to 20.08.2003 (E.C.No.3854/2003) for the continuous period of 17 years.

On careful perusal of the encumbrance certificate, I find that there are **FOUR** entries found. In which the 1st entry is relating to Regd.Sale deed to and in favour of Narasimman bearing Regn.No.2222/2000 and the same is produced herein in Xerox copy.

The 2nd entry is relating to Regd. Sale deed to and infavour of the **PRESENT TITLE HOLDER MR.P.MATHIARASU** bearing Regn. No.414/2003 and the same is produced herein in Original along with downloaded Certified copy.

The 3rd entry is relating to Regd. Sale deed to and infavour of S.Kannammal bearing Regn. No.415/2003.

The 2nd entry is relating to Regd. Sale deed to and in favour of C. Ravichandran bearing Regn.No.416/2003. The sale deed is produced herein in Xerox copy of attested copy.

An another Encumbrance certificates for the property stated in the schedule is produced for the continuous period from 01.01.2003 to 24.09.2021 (E.C.No.53085761/2021) for the continuous period of 19 years.



..8..

On careful perusal of the encumbrance certificate, I find that there are **FOUR** entries found. In which the 1st entry is relating to Regd. Sale deed to, and infavour of the **PRESENT TITLE HOLDER MR.P.MATHIARASU** bearing Regn. No.414/2003 and the same is produced herein in Original along with downloaded Certified copy.

The 2nd entry is relating to Regd. Sale deed to and infavour of S.Kannammal bearing Regn.No.1909/2019 The sale deed is produced herein in Xerox copy.

On careful perusal of the encumbrance certificate, I find that there is no subsisting encumbrances, during the period, upon the property till 24.09.2021.

OPINION :

On careful perusal of the documents, I am of the opinion that the **PRESENT TITLE HOLDER MR.P.MATHIARASU** is derived title and possession of the property as detailed in the description and he is having clear, legal, valid, absolute and marketable title of the property.

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 property or otherwise exercising its rights or mortgage.

The **PRESENT TITLE HOLDER MR.P.MATHIARASU** derived title and possession of the property as delineate in the description and he is having absolute right over the property and he is in actual and continuous possession and enjoyment of the property as detailed above and he can create an equitable mortgage in respective properties of them mentioned hereto, by depositing of title deed cited herein and that can be taken as a valid security for the bank loan of the Title holder.



ADVOCATE
N. D. NATANASABESAN, B.Com., B.L.,
ADVOCATE, 750 / 1990,
17/3, South Mada Street,
TIRUCHENGODE - 637 211,
CELL: 98427 - 51994,
: 94432 - 55572.

TIRUCHENGODE

22.10.2021

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 and that the documents of title referred to in the Opinion are valid evidence of Right, title and interest and that if the said Registered / Equitable Mortgage is created, it will satisfy the requirements of creation of Registered/Equitable mortgage and I 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 confirm having verified and checked the records of the relevant Government Offices / Sub-Registrar(s) Office(s), Revenue Records, Municipal / Panchayat Office, Land Acquisition Office, 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 liable / responsible, if any loss is caused to the 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 registrar office and encumbrance certificate (EC), I hereby certify the genuineness of the Title Deeds. Suspicious / Doubt, if any, has been clarified by making necessary enquiries.

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 04.02.2015, 01.01.2003 to 24.09.2021, 01.01.1973 to 31.12.1986, 01.01.1987 to 20.08.2003 and 01.01.2003 to 24.09.2021 pertaining to the immovable property/(ies) covered by above said Title Deeds. The property is free from all Encumbrances.



..2..

6. In case of second/subsequent charge infavour of the Bank, there are no other mortgages/charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank (Delete, whichever is inapplicable).

7. There is no minor interest is involved.

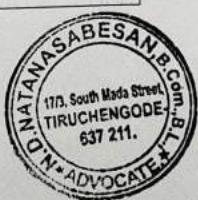
8. The mortgage if created, will be available to the Bank for the Liability of the Intending Borrower **MR.P.MATHIARASU**.

9. I certify that the **PRESENT TITLE HOLDER MR.P.MATHIARASU** has / have an 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.

LIST OF DOCUMENTS

SL. NO.	DATE	NAME / NATURE OF THE DOCUMENT	ORIGINAL/ CERTIFIED COPY / CERTIFIED EXTRACT / PHOTO COPY, ETC	IN CASE OF COPIES, WHETHER THE ORIGINAL WAS SCRUTINIZE D BY THE ADVOCATE
01.	...	"A" Register extract prior to the updating re survey extract	True copy	True copy
02.	14.07.2000	Regd.Sale deed to and infavour of T.Narasimman bearing Regn. No. 2222/2000	Original	Verified with S.R.O.,
03.	03.02.2003	Regd. Sale deed to and infavour of the PRESENT HOLDER MR.P.MATHIYARASU bearing Regn. No.414/2003	Original along with downloaded Certified copy	Verified with S.R.O.,



04.	22.03.2019	Regd. Sale deed to and infavour of S.Kannammal bearing Regn. No.1909/2019	Xerox copy	Verified with S.R.O.,
05.	03.02.2003	Regd.Sale deed to and infavour of C.Ravichandran bearing Regn.No.416/2003	Xerox copy of attested copy	Xerox copy of attested copy
06.	30.10.2008	Regd.Sale deed to and infavour of S.Veerabahu and P.Anbazhagan bearing Regn. No. 7238/2008	Original	Verified with S.R.O.,
07.	27.05.2009	Regd.Sale deed to and infavour of S.A.Balagurumoorthi bearing Regn. No. 3273/2009	Original	Verified with S.R.O.,
08.	08.04.2010	Regd.Power of attorney deed to and infavour of Kuppusamy bearing Regn.No. 703/ BK4/ 2010	Original	Verified with S.R.O.,
09.	09.08.2010	Regd.Sale deed to and infavour of M.Ramalingam bearing Regn.No.7555/ 2010	Original	Verified with S.R.O.,
10.	11.02.2019	Regd. Sale deed to and infavour of the PRESENT TITLE MR.P.MATHILARASU bearing Regn. No.851/2019	Original along with downloaded Certified copy	Verified with S.R.O.,
11.	22.09.2021	Computerized chitta extract	Downloaded copy	Downloaded copy
12.	22.09.2021	Cultivation Adangal	True copy	True copy
13.	22.09.2021	F.M.B. for S.No.153	True copy	True copy
14.	22.09.2021	V.A.O., certificate	Original	Original
15.	06.02.2015	Encumbrance Certificate from 01.01.1987 to 04.02.2015 for the Period of 29 Years	Original	Original
16.	28.09.2021	Encumbrance Certificate from 01.01.2003 to 24.09.2021 for the Period of 19 Years	Downloaded copy of Original	Downloaded copy of Original
17.	21.08.2007	Encumbrance Certificate from 01.01.1973 to 31.12.1986 for the Period of 14 Years	Original	Original



..4..

18.	28.08.2003	Encumbrance Certificate from 01.01.1987 to 20.08.2003 for the Period of 17 Years	Original	Original
19.	28.09.2021	Encumbrance Certificate from 01.01.2003 to 24.09.2021 for the Period of 19 Years	Downloaded copy of Original	Downloaded copy of Original

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

DESCRIPTION OF PROPERTY

i)	LOCATION LIKE NAME OF THE PLACE, VILLAGE, CITY, REGISTRATION, SUB-DISTRICT ETC.	NAMAKKAL & TIRUCHENGODE THOKKAVADI VILLAGE
ii)	SURVEY NUMBER	S.NO.153/1 (NEW S.NO.153/1G)
iii)	EXTENT/AREA INCLUDING PLINTH /BUILT UP AREA IN CASE OF HOUSE PROPERTY	<p>1ST ITEM 2400 SQ.FT., OF LAND (AS PER DOC.NO.851/2019)</p> <p>2ND ITEM 1393 SQ.FT., OF LAND (AS PER DOC.NO.851/2019)</p> <p>3RD ITEM 75-1/2 CENTS OF LAND - 1396 SQ.FT., OF LAND = 31491.8 SQ.FT., OF VACANT LAND (AS PER DOC.NO.414/2003)</p> <p>OUT OF WHICH, HE SOLD 1396 SQ.FT., OF LAND. THUS, AN EXTENT OF 31491.8 SQ.FT., OF VACANT LAND IS OFFERED AS SECURITY.</p>
<p>1) BOUNDARIES :</p> <p>EAST & SOUTH TO : The property relating to the present title holder Mathiarasu as narrated in item No.2.</p> <p>WEST TO : The property detailed hereunder as item No.2</p> <p>NORTH TO : 7.6 meter breadth of east west passage</p> <p>East to West (On both side) 30',</p> <p>South to North (On both side) 80',</p> <p>EXTENT : 2400 SQ.FT., OF LAND</p>		



2) BOUNDARIES :

EAST TO : 1st item of the property

WEST TO : The property of Kannammal sold by the present title holder P.Mathiarasu (1007 sq.ft., of land)

SOUTH TO : The property as detailed hereunder

NORTH TO : 25 breadth of east west passage

East to West (On both side) 17.3',

South to North (On both side) 80',

EXTENT : 1393 SQ.FT., OF LAND

TOTAL EXTENT : 2400 + 1393 = 3793 SQ.FT., OF LAND WITH ALL APPURTENANCES, ACCESSORIES AND ALL PASSAGE AND EASEMENTARY RIGHTS ATTACHED THEREIN.

3) BOUNDARIES :

EAST TO : Property consisting in S.No.153/1G

WEST TO : Property relating to Kannammal

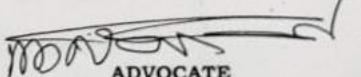
NORTH TO : 7.6 meter breadth of east west passage

SOUTH TO : Property consisting in S.No.153/1F

EXTENT : 75-1/2 CENTS OF LAND - 1396 SQ.FT., OF LAND = 31491.8 SQ.FT., OF VACANT LAND WITH A PASSAGE STARTS FROM TIRUCHENGODE TO THOKKAVADI MAIN ROAD LEADS ON THE NORTHERN SIDE WITH THE BREADTH OF 7.6 METER AND TURN IN TO EASTERN SIDE WITH THE BREADTH OF 7.6 METERS WITH ALL APPURTENANCES, ACCESSORIES AND ALL PASSAGE AND EASEMENTARY RIGHTS ATTACHED THEREIN.

TIRUCHENGODE

22.10.2021


ADVOCATE
N. D. NATANASABESAN, B.Com., B.L.,
ADVOCATE, 750 / 1990,
17/3, South Mada Street,
TIRUCHENGODE - 637 211,
CELL: 98427 - 51994,
: 94432 - 55572.

ANNEXURE - C-1

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

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 and that the certified copies of documents of title referred to in the opinion are valid as secondary evidence of Right, title and interest and that the said Registered / Equitable Mortgage to be created on production of original title deeds will satisfy the requirements of creation of Registered/Equitable mortgage and I 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 undertake 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 confirm having verified and checked the records of the relevant Government Offices / Sub-Registrar (s) Office (s), Revenue Records, Municipal / Panchayat Office, Land Acquisition Office, Registrar of Companies Office, Wakf Board (wherever applicable). I do not find anything adverse which would prevent the Title Holder from creating a valid mortgage on production of the original title deeds, I am liable / responsible, if any loss is caused to the 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 registrar office and encumbrance certificate (E.C), I hereby certify the genuineness on the basis of the Title Deeds. Suspicious/Doubt, if any, has been clarified by making necessary enquiries.

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 04.02.2015, 01.01.2003 to 24.09.2021, 01.01.1973 to 31.12.1986, 01.01.1987 to 20.08.2003 and 01.01.2003 to 24.09.2021 pertaining to the immovable property/(ies) covered by above said Certified Copies Title Deeds. The property is free from all Encumbrances.



6. In case of second/subsequent charge infavour of the Bank, there are no other mortgages/charges other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank (Delete, whichever is inapplicable).

7. There is no minor interest is involved.

8. The mortgage if created, will be available to the Bank for the Liability of the Intending Borrower **MR.P.MATHIARASU**

9. I certify that the **PRESENT TITLE HOLDER MR.P.MATHIARASU** has / have an absolute, clear and Marketable title over the Schedule property/(ies). I further certify that the above certified copies of title deeds appear to be genuine and a valid mortgage can be created on the basis of the original title deeds 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 original title deeds/documents the certified copies of which have been examined would create a valid and enforceable mortgage.

LIST OF DOCUMENTS

SL. NO.	DATE	NAME / NATURE OF THE DOCUMENT	ORIGINAL/ CERTIFIED COPY / CERTIFIED EXTRACT / PHOTO COPY, ETC	IN CASE OF COPIES, WHETHER THE ORIGINAL WAS SCRUTINIZE D BY THE ADVOCATE
01.	...	"A" Register extract prior to the updating re survey extract	True copy	True copy
02.	14.07.2000	Regd.Sale deed to and infavour of T.Narasimman bearing Regn. No. 2222/2000	Original	Verified with S.R.O.,



03.	03.02.2003	Regd. Sale deed to and infavour of the PRESIDENT HOLDER MR.P.MATHIYARASU bearing Regn. No.414/2003	Original along with downloaded Certified copy	Verified with S.R.O.,
04.	22.03.2019	Regd. Sale deed to and infavour of S.Kannammal bearing Regn. No.1909/2019	Xerox copy	Verified with S.R.O.,
05.	03.02.2003	Regd.Sale deed to and infavour of C.Ravichandran bearing Regn.No.416/2003	Xerox copy of attested copy	Xerox copy of attested copy
06.	30.10.2008	Regd.Sale deed to and infavour of S.Veerabahu and P.Anbazhagan bearing Regn. No. 7238/2008	Original	Verified with S.R.O.,
07.	27.05.2009	Regd.Sale deed to and infavour of S.A.Balagurumoorthi bearing Regn. No. 3273/2009	Original	Verified with S.R.O.,
08.	08.04.2010	Regd.Power of attorney deed to and infavour of Kuppusamy bearing Regn.No. 703/ BK4/ 2010	Original	Verified with S.R.O.,
09.	09.08.2010	Regd.Sale deed to and infavour of M.Ramalingam bearing Regn.No.7555/ 2010	Original	Verified with S.R.O.,
10.	11.02.2019	Regd. Sale deed to and infavour of the PRESIDENT HOLDER MR.P.MATHIARASU bearing Regn. No.851/2019	Original along with downloaded Certified copy	Verified with S.R.O.,
11.	22.09.2021	Computerized chitta extract	Downloaded copy	Downloaded copy
12.	22.09.2021	Cultivation Adangal	True copy	True copy
13.	22.09.2021	F.M.B. for S.No.153	True copy	True copy
14.	22.09.2021	V.A.O., certificate	Original	Original
15.	06.02.2015	Encumbrance Certificate from 01.01.1987 to 04.02.2015 for the Period of 29 Years	Original	Original



16.	28.09.2021	Encumbrance Certificate from 01.01.2003 to 24.09.2021 for the Period of 19 Years	Downloaded copy of Original	Downloaded copy of Original
17.	21.08.2007	Encumbrance Certificate from 01.01.1973 to 31.12.1986 for the Period of 14 Years	Original	Original
18.	28.08.2003	Encumbrance Certificate from 01.01.1987 to 20.08.2003 for the Period of 17 Years	Original	Original
19.	28.09.2021	Encumbrance Certificate from 01.01.2003 to 24.09.2021 for the Period of 19 Years	Downloaded copy of Original	Downloaded copy of Original

There are no legal impediments for creation of the Mortgage on production of original of title deeds the certified copies of which I have examined under any applicable Law / Rules in force.

DESCRIPTION OF PROPERTY

i)	LOCATION LIKE NAME OF THE PLACE, VILLAGE, CITY, REGISTRATION, SUB-DISTRICT ETC.	NAMAKKAL & TIRUCHENGODE THOKKAVADI VILLAGE
ii)	SURVEY NUMBER	S.NO.153/1 (NEW S.NO.153/1G)
iii)	EXTENT/AREA INCLUDING PLINTH /BUILT UP AREA IN CASE OF HOUSE PROPERTY	<p>1ST ITEM 2400 SQ.FT., OF LAND (AS PER DOC.NO.851/2019)</p> <p>2ND ITEM 1393 SQ.FT., OF LAND (AS PER DOC.NO.851/2019)</p> <p>3RD ITEM 75-1/2 CENTS OF LAND - 1396 SQ.FT., OF LAND = 31491.8 SQ.FT., OF VACANT LAND (AS PER DOC.NO.414/2003)</p> <p>OUT OF WHICH, HE SOLD 1396 SQ.FT., OF LAND. THUS, AN EXTENT OF 31491.8 SQ.FT., OF VACANT LAND IS OFFERED AS SECURITY.</p>



1) BOUNDARIES :

EAST &

SOUTH TO : The property relating to the present title holder Mathiarasu as narrated in item No.2.

WEST TO : The property detailed hereunder as item No.2

NORTH TO : 7.6 meter breadth of east west passage

East to West (On both side) 30',

South to North (On both side) 80',

EXTENT : 2400 SQ.FT., OF LAND

2) BOUNDARIES :

EAST TO : 1st item of the property

WEST TO : The property of Kannammal sold by the present title holder P.Mathiarasu (1007 sq.ft., of land)

SOUTH TO : The property as detailed hereunder

NORTH TO : 25 breadth of east west passage

East to West (On both side) 17.3',

South to North (On both side) 80',

EXTENT : 1393 SQ.FT., OF LAND

TOTAL EXTENT : 2400 + 1393 = 3793 SQ.FT., OF LAND WITH ALL APPURTEANCES, ACCESSORIES AND ALL PASSAGE AND EASEMENTARY RIGHTS ATTACHED THEREIN.

3) BOUNDARIES :

EAST TO : Property consisting in S.No.153/1G

WEST TO : Property relating to Kannammal

NORTH TO : 7.6 meter breadth of east west passage

SOUTH TO : Property consisting in S.No.153/1F



EXTENT : 75-1/2 CENTS OF LAND - 1396 SQ.FT., OF LAND = 31491.8 SQ.FT., OF VACANT LAND WITH A PASSAGE STARTS FROM TIRUCHENGODE TO THOKKAVADI MAIN ROAD LEADS ON THE NORTHERN SIDE WITH THE BREADTH OF 7.6 METER AND TURN IN TO EASTERN SIDE WITH THE BREADTH OF 7.6 METERS WITH ALL APPURTENANCES, ACCESSORIES AND ALL PASSAGE AND EASEMENTARY RIGHTS ATTACHED THEREIN.

TIRUCHENGODE

22.10.2021


ADVOCATE
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