



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

ADVOCATE – NOTARY

ERODE (ED.TK.) SALEM & NAMAKKAL DISTRICTS.

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

Date: 28.04.2022

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Legal Opinion Regarding Marketability Of
Title To The Properties Of The Present Owner
A Krishnaveni W/o T Ganesan Situate in SF
NO: 95/2, Measuring an Extent of **1660Sq.feet**,
House site, Plot No: 10, Siva Sakthi Nagar in
Pallipalayam Agraharam Village,
Kumarapalayam 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,
Pallipalayam,
Erode – 6.
Cell: 94432 - 41090**



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Date: 28.04.2022

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 A Krishnaveni W/o T Ganesan Situate in SF NO: 95/2, Measuring an Extent of 1660Sq.feet, House site, Plot No: 10, Siva Sakthi Nagar in Pallipalayam Agraharam Village, Kumarapalayam 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: 28.04.2022

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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Date: 28.04.2022

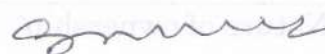
TRANSLATION MEMO

1. Nature of Document	:	Registered Sale deed
2. Date of Document	:	15.07.2020
3. Document No	:	1697/2020
4. Registered at.	:	SRO Pallipalayam
5. Place of execution	:	Pallipalayam
6. Parties to document	:	
Executant	:	M Duraisamy S/o R Marudhamuthu
Beneficiary	:	A Krishnaveni W/o T Ganesan
7. Survey Number	:	SF No: 95/2, Plot No: 10
8. Extent	:	1660Sq.feet
9. Classification	:	House site, Siva Sakthi Nagar,
10. Location of the Property	:	SF No: 95/2,
		Pallipalayam Agraharam Village,
		Kumarapalayam Taluk,
		Namakkal District.
11. Party to Loan Documentation	:	A Krishnaveni W/o T Ganesan
		81/136, W, Gangai Street,
		Nedunsalai Nagar,
		Salem - 636005
12. Whether SARFEASI Act Enforceable:	:	SARFEASI Act 2002 Enforceable.

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

Place: Pallipalayam

Date: 28.04.2022


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



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

ADVOCATE - NOTARY

Erode (Kumarapalayam Taluk) Salem & Namakkal Districts.

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

Date: 28.04.2022

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.
2)	18.04.2022	Mr. P Govindhasamy, Credit Manager, Union Bank of India, Pallipalayam Branch.	28.04.2022	Mr. P Govindhasamy, Credit Manager, Union Bank of India, Pallipalayam Branch. .
3)	Name and address of the branch to whom the title report is given		Union Bank of India, Pallipalayam Branch. (Erstwhile Corporation Bank)	
4)	Name of the account and details of the borrower		A Krishnaveni W/o T Ganesan	
5)	Full description of the property			
3.1	Nature of immovable property		House site	
3.2	i. Survey No		95/2	
	ii. Hissa No		---	
	iii. Ghat No		---	
	iv. Town survey No		---	
	v. Khasara No		---	
	vi. Patta No		1081	
	vii. Khatha No		---	
	viii. Plot No (local name of the field as applicable including sub divisions should be mentioned)		Plot No: 10, Siva Sakthi Nagar	
3.3	Number / identification details as per building map/plan		---	
3.4	Extent of the property		1660Sq.feet	
3.5	Name/s of the owner/s		A Krishnaveni W/o T Ganesan	
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 <input type="checkbox"/> Trust property <input type="checkbox"/> Assignee / grantee of the Govt., <input type="checkbox"/> Cultivating tenant <input type="checkbox"/> Title only by possession <input type="checkbox"/> As a member/ share holder of the society <input type="checkbox"/> As a mortgagee <input type="checkbox"/> As a servient owner of the easement right			

☐ Any other

6) **Tracing of title,**

1. The property offered as security covered in SF No: 95/2, situate at Pallipalayam Agraharam village, originally acquired by Krishnaveni W/o Ramalingam, through a registered sale deed No: 893/1994 dated: 08.06.1994 for valid consideration.
2. In the course of enjoyment of the property in order to meet their family expenses and Minor welfare expenses, the above said Krishnaveni W/o Ramalingam, Minor Sivakumar S/o Ramalingam, minor represented by his mother Krishnaveni as Guardian has sold out an extent of 56 ¾ cent or in Sq.feet 24,745 to Minor K Sasikumar and K Gunasekaran represented by their natural guardian Father – Kannayan, for valid consideration through a registered sale deed No: 753/1998 dated: 16.05.1998 at SRO Pallipalayam and delivered possession on the same day
3. In the course of enjoyment of the property, the above said K Sasikumar, K Gunasekar on becoming major, have appointed one power agent namely M Duraisamy S/o Marudhamuthu to deal with their property through a registered power of attorney deed No: 1558/2013 dated: 16.05.2013.
4. In the course of enjoyment of the property, the above said power agent namely M Duraisamy S/o Marudhamuthu has divided the same into house sites, formed a layout, serially numbered it and named it as Siva Sakthi Nagar and sold out one such site No: 10, measuring an extent of 1660sq.feet with specific boundaries and measurements for valid consideration to the present borrower / owner **A Krishnaveni W/o T Ganesan**, through a registered Sale deed No: 1697/2020 dated: 15.07.2020 at SRO Pallipalayam and delivered possession on the same day.
5. Recognizing his Sale, right, possession and enjoyment of the property, Revenue authorities have effected mutation in their records and included the present borrower / owner name in the joint Patta bearing No: 1081, whose name reflects in serial No: 64 in Pallipalayam Agraharam Village. The said property is covered in SF No: 95/2. Thus runs title history of the property.
6. After purchase of the property the present borrower / owner has obtained a DTCP Approval vide No: 664/2020 from Block development officer, Pallipalayam panchayat Union.

Flow of Title:

The present owner / borrower **A Krishnaveni W/o T Ganesan** has become

the absolute owner of the property offered as security by virtue of registered Sale deed No: 1697/2020 dated 15.07.2020 at SRO Pallipalayam. He has acquired the property from the lawful owner of the property. Thus as on date the present borrower **A Krishnaveni W/o T Ganesan** has become the absolute owner of the property having perfect, valid and readily marketable title in her favour.

Evidence of Possession:

Joint Patta No: 1081, Adangal Extract, issued by the respective authorities infavour of the present owner **A Krishnaveni W/o T Ganesan** clearly shows that as on date she is in actual possession, use, occupation and in enjoyment of the property offered as security.

Encumbrance Certificate:

The Encumbrance Certificate for the properties offered as security covering the period **from 01.01.1987 to 25.04.2022**, did not contain any entry of mortgage relating to the property offered as security. Hence as on date the property offered as security is free from encumbrance

7) Title deeds/document details under which ownership is acquired

	Name/Nature of deed	Details like Registration No and date
First owner	Minors K Sasikumar, K Gunasekar represented by Guardian Kannaiyan	753/1998 on 16.07.1998
Second owner	M Duraisamy S/o Marudhamuthu as power agent to Sasikumar and Gunasekar	1558/2013 on 16.05.2013
Third owner		
Borrower	A Krishnaveni W/o T Ganesan	1697/2020 on 15.07.2020

8) List of encumbrances

i. Nature of encumbrances

- ☐ Charge under contract
- ☐ Mortgage
- ☐ Negative lien
- ☐ Lease / tenancy
- ☐ Right of maintenance / reversion
- ☐ Charge by operation law
- ☐ Preemption rights
- ☐ Right to specific performance under an agreement to sell
- ☐ Liens / first charge under laws
- ☐ Right of reversion to government
- ☐ 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

	NIL Encumbrance as on date			
9)	View on encumbrance:			
	NIL Encumbrance as on date			
10)	Regulatory issues:			
	The property is not subject to any regulatory issues			
11)	Views of regulatory hurdles:			
	The property is not subject to any regulatory hurdles. Hence, the bank security would not be jeopardized in any event.			
12)	List of documents / deeds provided to the advocate and perused by him:			
	S. N o.	Date	Name / Nature of the Document	Originals / Certified copy / Certified extract / Photocopy, etc.,
	1.	1697/2020 15.07.2020	Registered Sale deed infavour Of A Krishnaveni W/o T Ganesan By M Duraisamy S/o R Marudhamuthu, Power agent to K Sasikumar, K Gunasekar	Original
	2.	1697/2020 15.07.2020	Registered Sale deed infavour Of A Krishnaveni W/o T Ganesan By M Duraisamy S/o R Marudhamuthu, Power agent to K Sasikumar, K Gunasekar	Certified copy
	3.	1558/2013 16.05.2013	Registered power of attorney infavour of M Duraisamy S/o R Marudhamuthu by K Sasikumar, K Gunasekar	Xerox
	4.	753/1998 16.07.1998	Registered Sale deed infavour Of Minors K Sasikumar, K Gunasekar represented by Guardian Kannaiyan By Minor Sivakumar, represented by Guardian Krishnaveni	Xerox
	5.	09.11.2021	Patta No: 1081, Pallipalayam Agraharam Village	Online copy
	6.	22.04.2022	Adangal extract for SF No: 95/2 issued by VAO Pallipalayam Agraharam Village	True copy
	7.	28.06.2021 664/2020	DTCP Approval for SF No: 95/2 issued by Block development officer, Pallipalayam panchayat Union.	Xerox
	8.	5/2022-23 11.04.2022	Permission for construction with approved plan infavour of A Krishnaveni W/o T Ganesan issued by president Pallipalayam Agraharam panchayat and possession endorsement issued by VAO Pallipalayam Agraharam village	Original
	9.	23.07.2020 41438643	EC for the period from 01.01.1987 to 30.11.1992 issued by SRO Kumarapalayam	Certified copy

	10.	22.07.2020 41454953	EC for the period from 01.12.1992 to 20.07.2020 issued by SRO Pallipalayam	Certified copy
	11.	63929704 28.04.2022	EC for the period from 01.07.2020 to 25.04.2022 issued by SRO Pallipalayam	Certified copy
13)	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.			
14)	List of further documents called for, examined and perused: No further documents are necessary.			
15)	Whether the documents examined are duly stamped as per the stamp act		Yes, the title document is duly stamped as per the stamp act	
16)	Whether the registration endorsements are in order		The registration endorsements are regular	
17)	Certificate of examination: 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 transactions under the documents sham and fictitious. ii. I have obtained the certified copies of title deeds viz, 1) Document 1697/2020 on 22.11.2021 from the concerned SRO and compared all the contents of said certified copies, including, but not limited to property description, name of the owners, stamp paper numbers/ denomination, registration endorsement / seals etc., with the corresponding originals of the above referred title deeds submitted by the proposed mortgagor to the bank and confirm that the same are perfectly tallied and no differences observed.			
18)	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"			
19)	List of documents to be deposited for creating the mortgage by deposit of title deeds:			
	S. N o.	Date	Name / Nature of the Document	Originals / Certified copy / Certified extract / Photocopy, etc.,
	1.	1697/2020 15.07.2020	Registered Sale deed infavour Of A Krishnaveni W/o T Ganesan By M Duraisamy S/o R Marudhamuthu, Power agent to K Sasikumar, K Gunasekar	Original
	2.	1697/2020 15.07.2020	Registered Sale deed infavour Of A Krishnaveni W/o T Ganesan By M Duraisamy S/o R Marudhamuthu, Power	Certified copy

		agent to K Sasikumar, K Gunasekar	
3.	1558/2013 16.05.2013	Registered power of attorney infavour of M Duraisamy S/o R Marudhamuthu by K Sasikumar, K Gunasekar	Xerox
4.	753/1998 16.07.1998	Registered Sale deed infavour Of Minors K Sasikumar, K Gunasekar represented by Guardian Kannaiyan By Minor Sivakumar, represented by Guardian Krishnaveni	Xerox
5.	09.11.2021	Patta No: 1081, Pallipalayam Agraharam Village	Online copy
6.	22.04.2022	Adangal extract for SF No: 95/2 issued by VAO Pallipalayam Agraharam Village	True copy
7.	28.06.2021 664/2020	DTCP Approval for SF No: 95/2 issued by Block development officer, Pallipalayam panchayat Union.	Xerox
8.	5/2022-23 11.04.2022	Permission for construction with approved plan infavour of A Krishnaveni W/o T Ganesan issued by president Pallipalayam Agraharam panchayat and possession endorsement issued by VAO Pallipalayam Agraharam village	Original
9.	23.07.2020 41438643	EC for the period from 01.01.1987 to 30.11.1992 issued by SRO Kumarapalayam	Certified copy
10.	22.07.2020 41454953	EC for the period from 01.12.1992 to 20.07.2020 issued by SRO Pallipalayam	Certified copy
11.	63929704 28.04.2022	EC for the period from 01.07.2020 to 25.04.2022 issued by SRO Pallipalayam	Certified copy
"This is to certify that the above documents if taken would create valid mortgage by deposit of title deeds"			
20)	Any other suggestion or advise to protect the security interest of the bank: NIL		

Date: 28.04.2022
Place: Pallipalayam


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

Description of property:


All that piece and parcel of the land together with the super structure constructed there on and to be constructed in future there at, Pallipalayam Agraharam village, SF NO: 95/2, Sivasakthi Nagar, Plot No: 10.

Boundaries	East of	20feet width North South layout road
	West of	Thangavel Property
	North of	Plot No: 9
	South of	Plot No: 11
	In between this ad-measuring an extent of	
	East West on the North	55.6 feet
	East West on the South	55.2 feet
	North South on the East	30 feet
	North South on the West	30 feet
Total Extent		1660Sq.feet

The above description is as per registered Sale deed No. 1697/2020 dated 15.07.2020, registered at SRO Pallipalayam infavour **A Krishnaveni W/o T Ganesan** by M Duraisamy S/o R Marudhamuthu, Power agent to K Sasikumar, K Gunasekar.

Date: 28.04.2022

Place: Pallipalayam


Bank Panel Advocate with seal

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

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: 28.04.2022

Place: Pallipalayam

Bank Panel Advocate with seal

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