



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

ADVOCATE - NOTARY

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

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

Date: 01.01.2022

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Legal Opinion Regarding Marketability Of  
Title To The Properties Of The Present Owner  
N Venkatesh S/o Nagaraj Situate in SF NO:  
95/2, Measuring an Extent of 1500Sq.feet,  
House site, Northern Portion of Plot No: 2 and  
875Sq.feet, House site, Southern Portion of  
Plot No: 2, Totally 2375 Sq.feet 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: 01.01.2022

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 N Venkatesh S/o Nagaraj Situate in SF NO: 95/2, Measuring an Extent of 1500Sq.feet, House site, Northern Portion of Plot No: 2 and 875Sq.feet, House site, Southern Portion of Plot No: 2, Totally 2375 Sq.feet in Pallipalayam Agraharam Village, Kumarapalayam Taluk, Namakkal District-  
Reg:-

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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: 01.01.2022

Bank Panel Advocate with seal



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

Date: 01.01.2022

**TRANSLATION MEMO - 1**

1. Nature of Document : Registered Sale deed
2. Date of Document : 723/2011
3. Document No : 09.03.2011
4. Registered at. : SRO Pallipalayam
5. Place of execution : Pallipalayam
6. Parties to document :

Executant : P Madeshwaran and P Murugan, both sons of Periyasamy

Beneficiary : **N Venkatesh S/o Nagaraj**

7. Survey Number : SF No: 95/2, Northern Portion of Plot No: 2
8. Extent : 1500 Sq.feet


**TRANSLATION MEMO - 2**

1. Nature of Document : Registered Sale deed
  2. Date of Document : 11.03.2021
  3. Document No : 907/2021
  4. Registered at. : SRO Pallipalayam
  5. Place of execution : Pallipalayam
  6. Parties to document :
- Executant : M Selvam S/o Mariyappan
- Beneficiary : **N Venkatesh S/o Nagaraj**
7. Survey Number : SF No: 95/2, Southern Portion of Plot No: 2
  - Extent : 850 Sq.feet
  8. Classification : House site,
  9. Location of the Property : SF No: 95/2,  
Pallipalayam Agraharam Village,  
Kumarapalayam Taluk,  
Namakkal District.
  10. Party to Loan Documentation : **N Venkatesh S/o Nagaraj**  
Periya Nagar 9<sup>th</sup> Street,  
Pallipalayam, Namakkal - 638006.
  11. 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: 01.01.2022

  
Bank Panel Advocate with seal



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

ADVOCATE - NOTARY

Erode (Kumarapalayam Taluk) Salem & Namakkal Districts.

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

Date: 01.01.2022

## TITLE REPORT

1)	Name and address of the branch to whom the title report is given	Union Bank of India, Pallipalayam Branch. (Erstwhile Corporation Bank)
2)	Name of the account and details of the borrower	N Venkatesh S/o Nagaraj
3)	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)	SF No: 95/2, Northern Portion of Plot No: 2 SF No: 95/2, Southern Portion of Plot No: 2
3.3	Number / identification details as per building map/plan	---
3.4	Extent of the property	Totally 2375 Sq.feet
3.5	Name/s of the owner/s	N Venkatesh S/o Nagaraj
3.6	Nature of ownership: <input 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 <input type="checkbox"/> Any other	
4)	Tracing of title, 1. The property offered as security and some other properties covered in SF No: 95/2, Pallipalayam Agraharam village, measuring an extent of 4 Acre 3cents, originally acquired by Chandrasekaran S/o Muthusamy Gounder, who resided at 234, Sankagiri main road, Pallipalayam Agraharam village, Marimuthu S/o Palaniyappan, who resided at 49, Poolakattur, Pallipalayam Agraharam village and V K Balasubramanian S/o Kandhasamy, they have acquired the property through a registered	

*Shanmugham*

settlement deed No: 1316/1991 dated: 03.04.1991.

2. In the course of enjoyment of the property, in order to deal with their property, they have appointed one power agent namely Muthusamy S/o Komarasamy Gounder, who is one of the beneficiary in the above said settlement deed through a registered power of attorney deed No: 142/1997 dated: 17.11.1997 at SRO Pallipalayam.
3. In the course of dealing with the property, the power agent, who is one of the beneficiary in the above said settlement deed, sold out an extent of 51cents with specific boundaries, for himself and on behalf of other beneficiaries, for valid consideration to P R A Muthusamy S/o Arumugam, through a registered Sale deed No: 410/2000 dated: 09.03.2000 at SRO Pallipalayam.
4. Subsequently the above said P R A Muthusamy S/o Arumugam has purchased the property covered in SF NO: 95/2, measuring an extent of 51cents from Thangavel S/o Kaliyappa grounder, who has acquired the property through a registered sale deed No: 304/1998, with specific boundaries for valid consideration through a registered Sale deed No: 1115/2002 dated: 18.10.2002 at SRO Pallipalayam.
5. In the course of enjoyment of the property, the above said P R A Muthusamy S/o Arumugam, has given power to T Sundararajan S/o M R Thirugnanasambantham, to deal with the property covered in SF No: 95/2, measuring an extent of 98cents, with specific boundaries for valid consideration through a registered power of attorney deed: 590/2007 dated: 05.11.2007 at SRO Pallipalayam.
6. In the course of dealing with the property, the above said power agent T Sundararajan S/o M R Thirugnanasambantham, has divided the same into house site, formed a layout, serially numbered it and sold out two sites, Site No: 2, measuring an extent of 2375 Sq.feet and Site No: 9, measuring an extent of 1950 Sq.feet, totally measuring 4325Sq.feet, with specific boundaries and measurements for valid consideration to P Madeshwaran and P Murugan, both sons of Periyasamy, through a registered Sale deed No: 692/2008 dated: 17.03.2008 at SRO Pallipalayam and delivered possession on the same day.
7. In the course of dealing with the property, the above said P Madeshwaran and P Murugan, both sons of Periyasamy have sold out an extent of 1500Sq.ft, which is a Northern portion of the Plot No: 2, with specific boundaries and measurements for valid consideration to the present borrower / owner **N Venkatesh @ Venkatachalam S/o Nagaraj**, through a registered Sale deed No: 723/2011 dated: 09.03.2011 at SRO

Pallipalayam and delivered possession on the same day.

8. Subsequently the above said the above said P Madeshwaran and P Murugan, both sons of Periyasamy have sold out an extent of 875Sq.ft, which is a Southern portion of the Plot No: 2, with specific boundaries and measurements for valid consideration to M Selvam S/o Mariyappan, through a registered Sale deed No: 724/2011 dated: 09.03.2011 at SRO Pallipalayam and delivered possession on the same day.
9. In the course of enjoyment of the property, the above said M Selvam S/o Mariyappan has sold out the above said extent 875sq.ft, which situate adjacent to the above said Site No: 2 owned by present borrower / owner, for valid consideration to the present borrower / owner **N Venkatesh S/o Nagaraj**, through a registered Sale deed No: 907/2021 dated: 11.03.2021 at SRO Pallipalayam and delivered possession on the same day.
10. Thus the present borrower became the absolute owner of the property, totally measuring an extent of 1500sq.ft + 875 Sq.ft = 2375 Sq.ft.
11. The above said documents have been properly drafted, sufficiently stamped and validly registered.
12. 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: 63 in Pallipalayam Agraharam Village. The said property is covered in SF No: 95/2. Thus runs title history of the property.
13. After purchase of the property the present borrower / owner has obtained DTCP approval and permission for construction with approved plan from respective authorities. Thus runs title history of the property.

**Flow of Title:**

The present owner / borrower **N Venkatesh S/o Nagaraj** has become the absolute owner of the property offered as security by virtue of two registered Sale deed No: 723/2011 dated: 09.03.2011, Sale deed No: 907/2021 dated: 11.03.2021 at SRO Pallipalayam. He has acquired the property from the lawful owners for valid consideration. Thus as on date the present borrower **N Venkatesh S/o Nagaraj** has become the absolute owner of the property having perfect, valid and readily marketable title in his favour.

**Evidence of Possession:**

Joint Patta No: 1081, Possession endorsement, Adangal Extract, issued

	<p>by the respective authorities infavour of the present owner <b>N Venkatesh S/o Nagaraj</b> clearly shows that as on date he is in actual possession, use, occupation and in enjoyment of the property offered as security.</p> <p><b><u>Encumbrance Certificate:</u></b></p> <p>The Encumbrance Certificate for the properties offered as security covering the period <b>from 01.01.1987 to 01.12.2021</b>, 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</p>		
5)	Title deeds/document details under which ownership is acquired		
		<b>Name/Nature of deed</b>	<b>Details like Registration No and date</b>
	First owner	K Palanisamy and K Muthusamy	1316/1991 03.04.1991
	Second owner	P R A Muthusamy	410/2000 09.03.2000
	Third owner	P R A Muthusamy	1115/2002 18.10.2002
	4 <sup>th</sup> owner	T Sundararajan S/o M R Thirugnanasambantham	590/2007 05.11.2007
	5 <sup>th</sup> owner	P Madeshwaran and P Murugan, both sons of Periyasamy	692/2008 17.03.2008
	6 <sup>th</sup> owner	M Selvam S/o Mariyappan	724/2011 09.03.2011
	Borrower	N Venkatesh S/o Nagaraj	723/2011 dated: 09.03.2011 & 907/2021 dated: 11.03.2021
6)	<p>List of encumbrances</p> <p>i. Nature of encumbrances</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Charge under contract</li> <li><input type="checkbox"/> Mortgage</li> <li><input type="checkbox"/> Negative lien</li> <li><input type="checkbox"/> Lease / tenancy</li> <li><input type="checkbox"/> Right of maintenance / reversion</li> <li><input type="checkbox"/> Charge by operation law</li> <li><input type="checkbox"/> Preemption rights</li> <li><input type="checkbox"/> Right to specific performance under an agreement to sell</li> <li><input type="checkbox"/> Liens / first charge under laws</li> <li><input type="checkbox"/> Right of reversion to government</li> <li><input type="checkbox"/> Lis pendens</li> </ul> <p>ii. Name of the person in whose favour encumbrance is subsisting <b>NIL Encumbrance as on date</b></p> <p>iii. Date on which encumbrance has come into existence <b>NIL Encumbrance as on date</b></p>		
7)	<p>View on encumbrance:</p> <p><b>NIL Encumbrance as on date</b></p> <p style="text-align: right;"><i>Gm...</i></p>		

8)	Regulatory issues:  The property is not subject to any regulatory issues			
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:			
	S. N o.	Date	Name / Nature of the Document	Originals / Certified copy / Certified extract / Photocopy, etc.,
	1.	1316/1991 03.04.1991	Registered settlement deed infavour Of K Palanisamy and K Muthusamy By Pavayee ammal registered at SRO Kumarapalayam	Xerox
	2.	410/2000 09.03.2000	Registered Sale deed infavour Of P R A Muthusamy S/o U R Arumugam by Chandrasekaran, P Marimuthu and V K Balasubramanian registered at SRO Pallipalayam	Xerox
	3.	1115/2002 18.10.2002	Registered Sale deed infavour Of P R A Muthusamy S/o U R Arumugam by K Thangavel S/o Kaliyappa Gounder registered at SRO Pallipalayam	Xerox
	4.	590/2007 05.11.2007	Registered general power of attorney infavour of T Sundararajan S/o M R Thirugnanasambantham by P R A Muthusamy S/o U R Arumugam registered at SRO Pallipalayam	Xerox
	5.	692/2008 17.03.2008	Registered Sale deed infavour Of Madeshwaran and P Murugan, both sons of Periyasamy by T Sundararajan S/o M R Thirugnanasambantham registered at SRO Pallipalayam	Original
	6.	723/2011 09.03.2011	Registered Sale deed infavour Of N Venkatesh S/o Nagaraj By P Madeshwaran and P Murugan, both sons of Periyasamy registered at SRO Pallipalayam	Original
	7.	723/2011 09.03.2011	Registered Sale deed infavour Of N Venkatesh S/o Nagaraj By P Madeshwaran and P Murugan, both sons of Periyasamy registered at SRO Pallipalayam	Certified copy
	8.	724/2011 09.03.2011	Registered Sale deed infavour Of M Selvam S/o Mariyappan By P Madeshwaran and P Murugan, both sons of Periyasamy registered at SRO Pallipalayam	Original
	9.	907/2021	Registered Sale deed infavour Of N	Original



	11.03.2021	Venkatesh S/o Nagaraj By M Selvam S/o Mariyappan registered at SRO Pallipalayam	
10.	907/2021 11.03.2021	Registered Sale deed infavour Of N Venkatesh S/o Nagaraj By M Selvam S/o Mariyappan registered at SRO Pallipalayam	Certified copy
11.	03.12.2021	Joint Patta No: 1081, Pallipalayam Agraharam Village	Online copy
12.	25.02.2021	A Register extract for SF NO: 95/2 Pallipalayam Agraharam Village	Online copy
13.	---	FMB For SF No: 95, Pallipalayam Agraharam Village	Online copy
14.	06.12.2021	Adangal extract for SF No: 95/2 issued by VAO Pallipalayam Agraharam Village	True copy
15.	02.12.2021	Name confirmation affidavit	Notarized copy
16.	02.12.2021 2510/2021	DTCP Approval for Northern Portion of Plot No: and Southern Portion of Plot No: 2 in SF NO: 95/2 issued by Block Development officer, Pallipalayam.	Original
17.	27.12.2021	Permission for construction with approved plan issued by president Pallipalayam Agraharam panchayat	Original
18.	54614681 06.12.2021	EC for the period from 01.12.1992 to 01.12.2021 issued by SRO Pallipalayam	Certified copy
19.	---	Aadhaar card in the name of N Venkatesh S/o Nagaraj bearing No: 5182 4707 4632	Xerox
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:  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 on 02.12.2021 viz, 1) Document 723/2011 dated: 09.03.2011 2) Document No: 907/2021 dated: 11.03.2021 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.

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:

S. No.	Date	Name / Nature of the Document	Originals / Certified copy / Certified extract / Photocopy, etc.,
1.	1316/1991 03.04.1991	Registered settlement deed infavour Of K Palanisamy and K Muthusamy By Pavayee ammal registered at SRO Kumarapalayam	Xerox
2.	410/2000 09.03.2000	Registered Sale deed infavour Of P R A Muthusamy S/o U R Arumugam by Chandrasekaran, P Marimuthu and V K Balasubramanian registered at SRO Pallipalayam	Xerox
3.	1115/2002 18.10.2002	Registered Sale deed infavour Of P R A Muthusamy S/o U R Arumugam by K Thangavel S/o Kaliyappa Gounder registered at SRO Pallipalayam	Xerox
4.	590/2007 05.11.2007	Registered general power of attorney infavour of T Sundararajan S/o M R Thirugnanasambantham by P R A Muthusamy S/o U R Arumugam registered at SRO Pallipalayam	Xerox
5.	692/2008 17.03.2008	Registered Sale deed infavour Of Madeshwaran and P Murugan, both sons of Periyasamy by T Sundararajan S/o M R Thirugnanasambantham registered at SRO Pallipalayam	Original
6.	723/2011 09.03.2011	Registered Sale deed infavour Of N Venkatesh S/o Nagaraj By P Madeshwaran and P Murugan, both sons of Periyasamy registered at SRO Pallipalayam	Original
7.	723/2011 09.03.2011	Registered Sale deed infavour Of N Venkatesh S/o Nagaraj By P Madeshwaran and P Murugan, both sons of Periyasamy	Certified copy

		registered at SRO Pallipalayam	
8.	724/2011 09.03.2011	Registered Sale deed infavour Of M Selvam S/o Mariyappan By P Madeshwaran and P Murugan, both sons of Periyasamy registered at SRO Pallipalayam	Original
9.	907/2021 11.03.2021	Registered Sale deed infavour Of N Venkatesh S/o Nagaraj By M Selvam S/o Mariyappan registered at SRO Pallipalayam	Original
10.	907/2021 11.03.2021	Registered Sale deed infavour Of N Venkatesh S/o Nagaraj By M Selvam S/o Mariyappan registered at SRO Pallipalayam	Certified copy
11.	03.12.2021	Joint Patta No: 1081, Pallipalayam Agraharam Village	Online copy
12.	25.02.2021	A Register extract for SF NO: 95/2 Pallipalayam Agraharam Village	Online copy
13.	---	FMB For SF No: 95, Pallipalayam Agraharam Village	Online copy
14.	06.12.2021	Adangal extract for SF No: 95/2 issued by VAO Pallipalayam Agraharam Village	True copy
15.	02.12.2021	Name confirmation affidavit	Notarized copy
16.	02.12.2021 2510/2021	DTCP Approval for Northern Portion of Plot No: and Southern Portion of Plot No: 2 in SF NO: 95/2 issued by Block Development officer, Pallipalayam.	Original
17.	27.12.2021	Permission for construction with approved plan issued by president Pallipalayam Agraharam panchayat	Original
18.	54614681 06.12.2021	EC for the period from 01.12.1992 to 01.12.2021 issued by SRO Pallipalayam	Certified copy
19.	---	Aadhaar card in the name of N Venkatesh S/o Nagaraj bearing No: 5182 4707 4632	Xerox
"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		

Date: 01.01.2022

Place: Pallipalayam

  
Bank Panel Advocate with seal

Description of property:

Revenue/ Survey No	Extent/ Area	Plot/Shop/ building/ Door no	Village	Boundaries	
SF NO: 95/2	1500 Sq.feet	Northern Portion of Plot No: 2  Vacant House site	At Pallipalayam Agraharam village	East by	Plot No: 1
				West by	23feet North South Road
				North by	Southern Portion of Plot No: 2
				South by	Plot No: 5
East West on the North				40 feet	
East West on the South				40 feet	
North South on the East				37 ½ feet	
North South on the West				37 ½ feet	
Total Extent				1500 Sq.feet	
Revenue/ Survey No	Extent/ Area	Plot/Shop/ building/ Door no	Village	Boundaries	
SF NO: 95/2	875 Sq.feet	Southern Portion of Plot No: 2  Vacant House site	At Pallipalayam Agraharam village	East by	Plot No: 1
				West by	23feet North South Road
				North by	Panchayat road
				South by	Northern Portion of Plot No: 2
East West on the North				40 feet	
East West on the South				40 feet	
North South on the East				18 ¾ feet	
North South on the West				25 feet	
Total Extent				875 Sq.feet	

Date: 01.01.2022

Place: Pallipalayam

  
Bank Panel Advocate with seal



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

ADVOCATE - NOTARY

Erode (Kumarapalayam Taluk) Salem & Namakkal Districts.

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: 01.01.2022

Place: Pallipalayam

**Bank Panel Advocate with seal**