



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

ADVOCATE – NOTARY

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

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

Date: 23.03.2022

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Legal Opinion Regarding Marketability Of
Title To The Properties Of The Present Owner
M Ranjithkumaran S/o Manirasu Situate in
SF NO: 50/4A1B, Measuring an Extent of
34Cents, Building with vacant house site in
76, Thindal Village, Erode Taluk, Erode
Registration 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: 23.03.2022

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 Owners **M Ranjithkumaran S/o Manirasu** Situate in SF NO: 50/4A1B, Measuring an Extent of **34Cents**, Building with vacant house site in **76, Thindal Village**, Erode Taluk, Erode Registration 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: 23.03.2022

Bank Panel Advocate with seal

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



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

Date: 23.03.2022



TRANSLATION MEMO

1. Nature of Document : Registered Gift Settlement deed
2. Date of Document : 11.01.2022
3. Document No : 187/2022
4. Registered at. : SRO Erode Joint 1
5. Place of execution : Erode Joint 1
6. Parties to document :
Executant : P Manirasu S/o Palaniyappa Gounder
Beneficiary : **M Ranjithkumaran S/o Manirasu**
7. Survey Number : SF No: 50/4A1B
8. Extent : 34Cents
9. Classification : Building with vacant house site
10. Location of the Property : SF No: 50/4A1B,
76, Thindal Village,
Erode Taluk,
Erode Registration District,
11. Party to Loan Documentation : **M Ranjithkumaran S/o Manirasu**
119, Keel Thindal,
Erode – 638012.
12. Whether SARFEASI Act Enforceable: **SARFEASI Act 2002 Enforceable.**

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

Place: Pallipalayam

Date: 23.03.2022


Bank Panel Advocate with seal




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

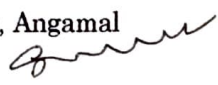
ADVOCATE - NOTARY

Erode (Erode Taluk) Salem & Namakkal Districts.

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

Date: 23.03.2022

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	M Ranjithkumaran S/o Manirasu
3)	Full description of the property	
3.1	Nature of immovable property	Building with vacant house site
3.2	i. Survey No	50/4A1B
	ii. Hissa No	---
	iii. Ghat No	---
	iv. Town survey No	---
	v. Khasara No	---
	vi. Patta No	1402
	vii. Khatha No	---
	viii. Plot No (local name of the field as applicable including sub divisions should be mentioned)	---
3.3	Number / identification details as per building map/plan	---
3.4	Extent of the property	34Cents
3.5	Name/s of the owner/s	M Ranjithkumaran S/o Manirasu
3.6	Nature of ownership: <input checked="" type="checkbox"/> Free hold <input type="checkbox"/> Lease hold <input type="checkbox"/> License <input type="checkbox"/> Undivided interest (1/6th share for each) <input type="checkbox"/> Trust property <input type="checkbox"/> 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 covered in SF No:50/4A, 76 - Thindal Village, originally, ancestrally owned by Elaiya gounder S/o Periya Karuppa Gounder. After intestate death of Elaiya gounder and his wife, their son E Palaniyappa gounder inherited the property along with his 4 sisters namely, Pavayammal, Muthayammal, Papayee, Angamal 	

2. In the course of enjoyment of the property, the above said sisters of E Palaniyappa gounder have released their share right infavour of E Palaniyappa gounder S/o late Elaiya gounder through a registered share right release deed No: 185/1986 dated: 20.08.1986 at SRO Erode.
3. In the course of enjoyment of the property, the above said E Palaniyappa gounder died intestate on 04.02.2004 and also his wife Tulasiammal died intestate on 11.02.2015. After intestate death of Palaniyappa gounder and his wife Tulasiammal, their legal heirs Manirasu and Kalyana Sundaram have inherited property. The above said Kalyana Sundaram and P Manirasu are both sons of Late Palaniyappa Gounder
4. Recognizing the long possession and enjoyment of the property, Revenue authorities have effected mutation in their records and given Patta No: 1093 in SF NO: 50/4A1 -76 Thindal village infavour of Manirasu and Kalyana Sundaram and followed by possession cum ownership certificate issued by Erode Taluk Revenue officer vide Doc No: 3679/2021-24 and enjoying the same.
5. In the course of enjoyment of the property, the above said Kalyana Sundaram out of love and affection has settled an extent of 34cents in his half share right in the property covered in Re SF No:50/4A1, Patta No: 1093 with specific boundaries to his brother P Manirasu through a registered gift settlement deed No: 166/2022 dated: 10.01.2022 at Joint 1 SRO Erode and delivered possession on the same day.
6. In the course of joint enjoyment of the property, the above said P Manirasu out of love and affection has settled the property measuring an extent of 34 cents to his son the present owner / borrower **M Ranjithkumaran** through a registered gift settlement deed No: 187/2022 dated: 11.01.2022 at Joint 1 SRO Erode and delivered possession on the same day
7. Recognizing his right, possession, enjoyment of the property Revenue authorities have effected mutation in their records and given separate Patta to the present borrower / Owner, Patta bearing No: 1402 in 76, Thindal Village. The said property is covered in SF No: 50/4A1B. Thus runs title history of the property.

Flow of Title:

The present Owner / borrower **M Ranjithkumaran S/o Manirasu** has

become the absolute Owner of the property offered as security by virtue of registered Gift Settlement deed No: 187/2022 dated 11.01.2022 at SRO Erode. He has succeeded and inherited the property. Thus as on date the present borrower **M Ranjithkumaran S/o Manirasu** has become the absolute Owner of the property having perfect, valid and readily marketable title in his favour.

Evidence of Possession:

Joint Patta, FMB, Adangal extract, property tax and water tax receipt issued by the respective authorities infavour of the present Owner **M Ranjithkumaran S/o Manirasu** clearly shows that as on date he 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 **01.01.1975 to 17.03.2022**, 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

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

	Name/Nature of deed	Details like Registration No and date
First owner	Patta	Patta No: 1093 in SF No: 50/4A1, 76 Thindal village
Second owner	Land Possession certificate issued by Erode Taluk Revenue officer	3679/2021, 4
Third owner	P Manirasu S/o late Palaniyappa Gounder	Gift Settlement deed 166/2022 10.01.2022
Borrower	M Ranjithkumaran S/o Manirasu	Gift Settlement deed No: 187/2022 on 11.01.2022

6) 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
7)	View on encumbrance: NIL Encumbrance as on date
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. No.	Date	Name / Nature of the Document	Originals / Certified copy / Certified extract / Photocopy, etc.,
1.	187/2022 11.01.2022	Registered Gift Settlement deed Infavour Of M Ranjithkumaran S/o Manirasu by his father P Manirasu S/o late Palaniyappa Gounder	Original
2.	187/2022 11.01.2022	Registered Gift Settlement deed Infavour Of M Ranjithkumaran S/o Manirasu by his father P Manirasu S/o late Palaniyappa Gounder	Certified copy
3.	166/2022 10.01.2022	Registered Gift Settlement deed Infavour Of P Manirasu S/o late Palaniyappa Gounder by his brother P Kalyanasundaram S/o late Palaniyappa Gounder	Original
4.	27.08.2021	Land possession certificate infavour of P Manirasu S/o late Palaniyappa Gounder and his brother P Kalyanasundaram S/o late Palaniyappa Gounder	Xerox
5.	21.08.1986 185/1986	Registered share release deed infavour of Palanigounder S/o late Elaiya gounder by Pavayammal and 3 others	Certified copy
6.	27.05.2004	Death certificate in the name of Palaniyapa Gounder	Xerox
7.	24.02.2015	Death certificate in the name of Tulasiammal	Xerox
8.	12.08.2015	Legal heirship certificate of Palaniyapa Gounder issued by Thasildar, Erode Taluk.	Xerox
9.	17.03.2022	Joint Patta No: 1402 for SF No: 50/4A1B, 76, Thindal Village	Online copy

10.	23.03.2022	Adangal extract for SF No: 50/4A1B issued by VAO 76, Thindal Village	True copy
11.	17.03.2022	FMB for SF No: 50/4A1B issued by Erode Taluk Revenue officer	original
12.	06.08.2021	Payment of property tax receipt No: 0001618 in the name of Manirasu s/o palaniyappa Gounder	Xerox
13.	06.08.2021	Payment of property tax receipt No: 0001619 in the name of Manirasu s/o palaniyappa Gounder	Xerox
14.	06.08.2021	Payment of water tax receipt No: 0001620 in the name of Manirasu s/o palaniyappa Gounder	Xerox
15.	27.12.2021	EC No: 55372486 for the period from 01.01.1975 to 31.12.1986	Certified copy
16.	27.12.2021	EC No: 55388906 for the period from 01.01.1987 to 26.12.2021	Certified copy
17.	21.01.2022	EC No: 55909447 for the period from 01.01.2021 to 19.01.2022	Certified copy
18.	21.03.2022	EC No: 60509907 for the period from 01.01.2022 to 17.03.2022	Certified copy
11)	List of documents found out, while examining the deeds as above and in the search in the offices of registrar / revenue authorities affecting the property and examined: While examining the documents mentioned in column No: 10, None of the document found affecting the property, while search made in the officer of registrar / revenue authorities.		
12)	List of further documents called for, examined and perused: No further documents are necessary.		
13)	Whether the documents examined are duly stamped as per the stamp act	Yes, the title document is duly stamped as per the stamp act	
14)	Whether the registration endorsements are in order	The registration endorsements are regular	
15)	Certificate of examination: i. This is to certify that I have examined each and every page of the documents required for giving the title clearance certificate and do not find that transaction s under the documents sham and fictitious. ii. I have obtained the certified copies of title deeds viz, 1) Document 187/2022 on 20.01.2022 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.	187/2022 11.01.2022	Registered Gift Settlement deed Infavour Of M Ranjithkumaran S/o Manirasu by his father P Manirasu S/o late Palaniyappa Gounder	Original
	2.	187/2022 11.01.2022	Registered Gift Settlement deed Infavour Of M Ranjithkumaran S/o Manirasu by his father P Manirasu S/o late Palaniyappa Gounder	Certified copy
	3.	166/2022 10.01.2022	Registered Gift Settlement deed Infavour Of P Manirasu S/o late Palaniyappa Gounder by his brother P Kalyanasundaram S/o late Palaniyappa Gounder	Original
	4.	27.08.2021	Land possession certificate infavour of P Manirasu S/o late Palaniyappa Gounder and his brother P Kalyanasundaram S/o late Palaniyappa Gounder	Xerox
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18.	21.03.2022	EC No: 60509907 for the period from 01.01.2022 to 17.03.2022	Certified copy
"This is to certify that the above documents if taken would create valid mortgage by deposit of title deeds"			
18)	Any other suggestion or advise to protect the security interest of the bank: NIL		

DESCRIPTION OF PROPERTY:

Boundaries	East by	Manirasu and Kalyanasundaram Property
	West by	Perundurai Main Road, Re SF No: 51, 50/1
	North by	Re SF No: 50/4B, 4A2
	South by	Re SF No: 51
	In between this ad measuring an extent of	Measurements not mentioned in the title deed
Total Extent		34Cents, Building with vacant house site
The above description is as per registered Gift Settlement deed No. 187/2022 dated 11.01.2022, registered at SRO Erode Joint 1 infavour M Ranjithkumaran S/o Manirasu by his father P Manirasu S/o late Palaniyappa Gounder.		

Date: 23.03.2022
Place: Pallipalayam


Bank Panel Advocate with seal
 ADVOCATE & NOTARY,
 SALEM - NORTH ZIL
 ERODE - NORTH ZIL
 PALLIPALAYAM, ERODE - 638 008



S.A. SHANMUGHAM, M.A., B.L.,
ADVOCATE - NOTARY

Erode (Erode 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: 23.03.2022

Place: Pallipalayam

Bank Panel Advocate with seal
S. A. SHANMUGHAM, M.A., B.L.,
ADVOCATE & NOTARY,
SALEM - NAMAKKAL
ERODE - (C.D. & N.) DIST.,
PALLIPALAYAM, ERODE - 638 006