

A.NAGARATHINAM, B.A., B.L.,
ADVOCATE

No.8, Law Chamber building,
Opp. District Court,
Sampath Nagar road,
Erode - 638 011,
☎ Cell :98428-52345.

Date : 11.04.2022

SECOND TITLE INVESTIGATION REPORT (TIR)

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
	07.04.2022	Mr.R.Rajavel, Chief Manager, Union Bank of India, Pallipalayam, Tiruchengode Taluk, Namakkal District.	07.04.2022	Mr.R.Rajavel, Chief Manager, Union Bank of India, Pallipalayam, Tiruchengode Taluk, Namakkal District.
2	Name of the Account and details of the Borrower & the mortgagor.		Mr.M.Ranjithkumaran S/o.Manirasu	
3	3.1	Full Description of the Property Nature of Immovable Property		<p>Registration : Erode District Sub-Reg. : Erode District District : Erode Taluk : Erode Village : Thindal Village S.F.No. : 50/4A1B Extent : 34 Cents</p> <p><u>Boundaries:</u></p> <p>East by Manirasu and Kalyanasundaram property</p> <p>West by Perundurai main road, Re-SF No.51, 50/1</p> <p>North by Re-SF No.50/4B, 4A2</p> <p>South by Re-SF No.51</p> <p>In between this admeasuring an extent of : Measurements not mentioned in the title deed</p>

		Total Extent : 34 Cents, 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 of M.Ranjithkumaran S/o.Manirasu by his father P.Manirasu S/o.late.Palaniappa gounder.
3.2	i) Survey No	S.F.No. : 50/4A1B
3.3	Number/Identification details as per building map/plan	---
3.4	Extent of property	34 cents
3.5	Name/s of the owner/s	Mr.M.Ranjithkumaran S/o.Manirasu
3.6	Nature of ownership Freehold Lease hold	<p>1st owner: Patta, Patta No.1093 in SF No.50/4A1, 76, Thindal Village,</p> <p>2nd owner : Land possession certificate issued by Erode Taluk Revenue officer, No.3679/2021, 94</p> <p>3rd owner : P.Manirasu S/o.late.late.Palaniappa gounder, Gift Settlement deed Doc.No.166/2022, dated:10.01.2022</p> <p>4th owner: Mr.M.Ranjithkumaran S/o.Manirasu Gift Settlement deed Doc.No.187/2022, dated:11.01.2022</p>
		<p><u>Tracing of Title</u></p> <p>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.</p>

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.Palaniappa 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 the 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 Palaniappa gounder and his wife Tulasiammal, their legal heirs Manirasu and Kalyanasundaram 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.:109 in SF No.:50/4A1 -76 Thindal Villave infavour of Manirasu and Kalyana Sundaram and followed by possession cum ownership certificate issued by Erode Taluk Revenue officer vide Doc.No.:3679/2021,4 and enjoying the same.
5. In the course of joint enjoyment of the property, the above said Kalyanasundaram out of love and affection has settled an extent of 34 cents in his half share right in the property covered in Re-SF No.0/4A1, Patta No:1093 with specific boundaries to his P.Manirasu through a registered gift settlement deed No.:166/2022, dated:10.01.2022 at Joint I 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 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	First Owner: Patta Second Owner: land possession Certificate Third Owner: Gift Deed Fourth Owner: Gift Deed
6. List of encumbrances	As per the E.C.No.3082/2015 dated 10.03.2015 for the period from 01.01.1983 to 31.12.1986, Encumbrance certificate No.3072/2015 dated:05.03.2015 for the period from 01.01.1987 to 03.03.2015 for item No.1 of the property and Encumbrance certificate No.3086/2015 dated:10.03.2015 for the period

		from 01.01.1983 to 31.12.1986 and Encumbrance certificate No.3073/2015 dated:05.03.2015 for the period from 01.01.1987 to 03.03.2015 for the item No.2 of the property, there is no encumbrance over the property.																							
7.	View on Encumbrance	Nil																							
8.	Regulatory Issues:	Property is not subject to any regulatory issues																							
9.	Views on regulatory hurdles	Not applicable																							
10	<u>List of Documents/deeds provided to the Advocate and perused by him:</u>																								
	<table><tr><th>Sl. No</th><th>Date</th><th>Name/ Nature of the Document</th><th>Original/ certified copy/ certified extract/ photocopy, etc.</th></tr><tr><td>01.</td><td>187/2022 11.01.2022</td><td>Registered Gift Settlement Deed infavour of M.Ranjithkumaran, S/o.Manirasu by his father P.Manirasu, S/o.late.Palaniappa gounder,</td><td>Original</td></tr><tr><td>02.</td><td>187/2022 11.01.2022</td><td>Registered Gift Settlement Deed infavour of M.Ranjithkumaran, S/o.Manirasu by his father P.Manirasu, S/o.late.Palaniappa gounder,</td><td>Certified copy</td></tr><tr><td>03.</td><td>166/2022 10.01.2022</td><td>Registered Gift Settlement Deed infavour of P.Manirasu, S/o.late.Palaniappa gounder, by his brother P.Kalyanasundaram S/o.late.Palaniappa gounder,</td><td>Original</td></tr><tr><td>04.</td><td>27.08.2021</td><td>Land possession certificate infavour of P.Manirasu, S/o.late.Palaniappa gounder, and his brother P.Kalyanasundaram S/o.late.Palaniappa gounder</td><td>Xerox</td></tr><tr><td>05.</td><td>21.08.2021 185/1986</td><td>Registered share release deed infavour of Palanigounder S/o.Late.Elaiya</td><td>Certified copy</td></tr></table>	Sl. No	Date	Name/ Nature of the Document	Original/ certified copy/ certified extract/ photocopy, etc.	01.	187/2022 11.01.2022	Registered Gift Settlement Deed infavour of M.Ranjithkumaran, S/o.Manirasu by his father P.Manirasu, S/o.late.Palaniappa gounder,	Original	02.	187/2022 11.01.2022	Registered Gift Settlement Deed infavour of M.Ranjithkumaran, S/o.Manirasu by his father P.Manirasu, S/o.late.Palaniappa gounder,	Certified copy	03.	166/2022 10.01.2022	Registered Gift Settlement Deed infavour of P.Manirasu, S/o.late.Palaniappa gounder, by his brother P.Kalyanasundaram S/o.late.Palaniappa gounder,	Original	04.	27.08.2021	Land possession certificate infavour of P.Manirasu, S/o.late.Palaniappa gounder, and his brother P.Kalyanasundaram S/o.late.Palaniappa gounder	Xerox	05.	21.08.2021 185/1986	Registered share release deed infavour of Palanigounder S/o.Late.Elaiya	Certified copy
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		gounder by Pavayammal and 3 others.	
06.	27.05.2004	Death Certificate in the name of Palaniyappa gounder	Xerox
07.	24.02.2015	Death certificate in the name of Tulasiammal	Xerox
08.	12.08.2015	Legal Heirship certificate of Palaniappa Gounder issued by Thasildar, Erode Taluk.	Xerox
09.	1703.2022	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 property tax receipt No.0001620 in the name of Manirasu S/o.Palaniyappa gounder	Xerox
15.	27.12.2021	Encumbrance Certificate for the period from 01.01.1975 to 31.12.1986 (No.55372486, DRO, Erode)	Certified copy
16.	27.12.2021	Encumbrance Certificate for the period from 01.01.1987 to 26.12.2021 (No.55388906, DRO, Erode)	Certified copy
17.	21.01.2022	Encumbrance Certificate for the period from 01.01.2021 to 19.01.2021 (No.55909447, DRO, Erode)	Certified copy
18.	21.03.2022	Encumbrance Certificate for the period from 01.01.2022 to 17.03.2022 (No.60509907, DRO, Erode)	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;	Documents 1 to 18 shows clear title to the borrower
12	List of further documents called for, examined, and perused	Further documents are not necessary
13	Whether the documents examined are duly stamped as per the stamp Act	Document Numbers 1 to 3 & 5 are duly stamped as per stamp act
14	Whether the registration endorsements are in order	Registration endorsements are in regular form
15	Certificate of Examination	"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"
16	Certificate of title	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	Colum No.9 as above This is to certify that the above documents if taken would create valid mortgage by deposit of title deeds.
18	Any order suggestion or advise to protect the security interest of the Bank	Memorandum of deposit of title deeds should be registered.


 11/4/22
A. NAGARATHINAM, B.A., B.L.,
 Advocate, M.S. No : 148/1993
 No : 8, Law Chamber,
 Opp : District Court, Sampath Nagar,
 Erode. Cell : 98428 57715