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To
THE BRANCH MANAGER,
INDIAN OVERSEAS BANK,
KALIYANUR.

LEGAL SCRUTINY **REPORT**

Loan Applicants:

Mr.S.PRAGATHEESHWARAN, S/o.Mr.SUBRAMANI,

Mr.S.KARTHICK, S/o.Mr.SUBRAMANI,

DOOR No. 3/700-A, KAMARAJAR STREET,

AVATHIPALAYAM, KALIYANUR

PALLIPALAYAM (POST) – 638 008,

KOMARAPALAYAM TALUK,

NAMAKKAL DISTRICT,

MOBILE : 95249 55670 / 73732 96244 / 73739 74244.

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Legal Scrutiny Report.

21.04.2022

To
The Branch Manager,
Indian Overseas Bank,
Kaliyanur.

Sir,

I have scrutinized the following documents handed over by **Mr.S.PRAGATHEESHWARAN**, (Aadhaar No: **4569 0931 5493**) (PAN No.**AWAPM0023B**), **Mr.S.KARTHICK**, (Aadhaar No: **4569 0931 5493**) (PAN No.**AWAPM0023B**), both are sons of Late.Mr.Subramani, (**Borrowers / Title Holders**), (Aadhaar No: **4569 0931 5493**) (PAN No.**AWAPM0023B**), residing at Door No.4/65-9, Roja Nagar, E.Kattur, Elandakuttai, Pallipalayam – 638 008, Komarapalayam Taluk, Namakkal District.

On perusal of all the documents listed in the annexure, I am of the opinion that

On 02.12.1998, K.Manickam, M.Selvaraju and M.Krishnamurthy executed a Power of Attorney in favour of K.Kandasamy in regard to the ancestral property which was in their possession and enjoyment with an extent of 4828 ¼ sqft in Survey No.107/7 extent of 4828 ¼ sqft in Survey No.107/7 and registered the same under Document No.221/bk4/1998 (**Doc No.2**).

On 16.07.2002, K.Kandasamy on behalf of him and as Power holder of his Principals along with his sons K.Thattan Chetty, K.Rajkumar, K.Karthikeyan and K.Kuppusamy jointly executed a Sale deed in favour **Minor .S.PRAGATHEESHWARAN and Minor.S.KARTHICK** (to whom their mother S.Amutha stood as Guardian) to an extent of 1014 sqft in Survey No.107/7 & 107/5A out of their total holdings and registered the same under Document No.221/bk4/1998 for a valuable consideration Since then he is in full possession and enjoyment of the schedule property without any hindrances (**Doc No.1**).

On 23.06.2009, the Head Quarters Deputy Tahsildar of Tiruchengode issued Patta No 817 in the name of **Minor.S.PRAGATHEESHWARAN** and **Minor.S.KARTHICK** (Doc. No.3).

On 08.04.2022, the online patta was taken from the Government Website for Patta No 817 in Survey No.107/7A, which has the name of **Minor .S.PRAGATHEESHWARAN** and **Minor.S.KARTHICK** along with 103 others (Doc. No.4).

On 12.04.2022, the Village Administrative Officer of Kaliyanur Village issued the Adangal for Survey No.107/7A with Patta No.817 wherein **Mr.S.PRAGATHEESHWARAN** and **Mr.S.KARTHICK** are in joint possession of the schedule property with an extent of 1014 sqft (Doc. No.5).

On 12.04.2022, the Village Administrative Officer of Kaliyanur Village issued "A" Register extract of Survey No.107 (Doc. No.6).

On 12.04.2022, the Village Administrative Officer of Kaliyanur Village issued FMB Sketch extract of Survey No.107 (Doc. No.7).

On 12.04.2022, the Village Administrative Officer of Kaliyanur Village issued the Possession certificate in the names of **Mr.S.PRAGATHEESHWARAN** and **Mr.S.KARTHICK** (Doc. No.8).

The Property Tax paid on 01.03.2022 in the name of Mrs.S.Amutha vides receipt No BHA No.8095 to the Kaliyanur Village Panchayat(Doc.No:9).

The Water Tax paid on 01.03.2022 in the name of Mrs.S.Amutha vides receipt No WA.No.52646 to the Kaliyanur Village Panchayat (Doc.No:10).

The Electricity Bill paid on 11.03.2022 in the name of Mrs.S.Amutha vides receipt No ERM160ar2S935 to the Electricity Board (Doc.No:11).

Encumbrance Certificate No: **EC/Online/62729864/2022** dated 14.04.2022 for the periods from 01.01.1990 to 30.11.1992 (Doc. No.12) and Encumbrance Certificate No: **EC/Online/62731260/2022** dated 18.04.2022 for the periods from 01.12.1992 to 11.04.2022 (Doc. No.13) are enclosed.

Thus, as per all the documents verified, all these documents reveal that it is true and genuine that **Mr.S.PRAGATHEESHWARAN** and **Mr.S.KARTHICK** is the title holder of the schedule property.

There is no subsisting encumbrance over the property.

SARFAESI ACT provisions are applicable to these security properties.

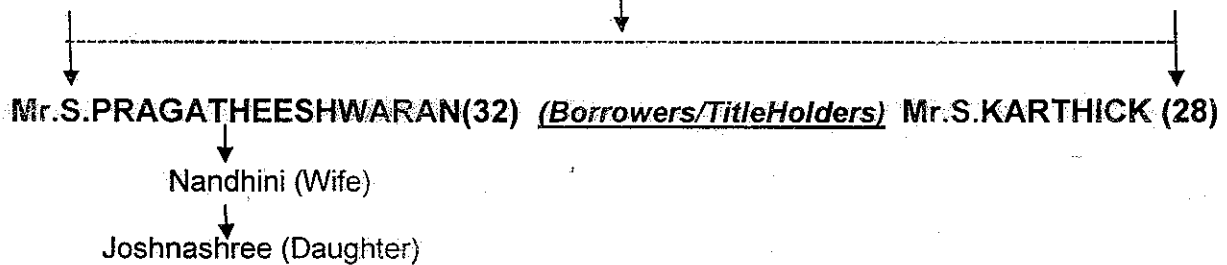
There are no minor interests involved in these security items.

Title is clear.

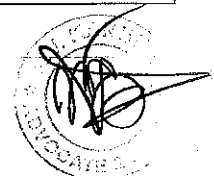
GENEALOGY

Mrs.S.AMUTHA (54)

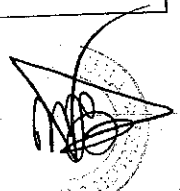
(Mother)



1.	Name of the borrower	:	Mr.S.PRAGATHEESHWARAN and Mr.S.KARTHICK Both are sons of Late Mr.Subramani
2.	Name of his/her father/husband	:	
3.	Whether borrower is the owner of the property, if not, who is the owner and what is his/her relationship to the borrower	:	Yes,
4.	The status of the owner of property – whether individual, HUF, Firm or Private Ltd. Or Public Limited Company or One Person Company or Limited Liability Partnership	:	Joint ownership



5.	Whether the Owner of the Property is a Minor? If so, whether the permission of the city civil court or a district court or a court empowered under section 4A of the Guardians and Wards Act, 1890 to mortgage the property?	No.
6.	Whether the property proposed to be mortgaged is owned by a Trust? If so, whether the Trust Deeds permits such a Mortgage? Whether permission from Court or any other Authority is required for such Mortgage?	No
7.	Description of property	Vide Annexure - 1
8.	Property is within the Registration District of & sub-registration District of	Namakkal Regn District and Pallipalayam Sub- Regn District
9.	List of Title documents originally produced and proposed to be deposited with Bank - please also state whether the documents produced are original/ or Certified copy of the Registered Deed, photocopy etc.	Vide Annexure - 2
10.	Property Card is in the name of: Whether latest tax/kist receipts have been produced? For how many preceding years tax/kist receipts are produced?	Not Applicable
11.	List of further documents called for and verified before rendering opinion	Vide Annexure - 3
12.	History of title based on documents of title (for atleast the past 30 years from the date of giving the title report)	Vide Annexure - 4
13.	Whether the mortgagor is intending to mortgage the lease-hold rights of the property? If so, what is the residual period of lease? Whether specific NOC from the lessor is submitted?	Not Applicable
14.	In whose name the patta stands - In the name of the present owner or predecessor in title?	Mr.S.PRAGATHEESHWARAN and Mr.S.KARTHICK (Along with 103 joint owners in that Patta number)

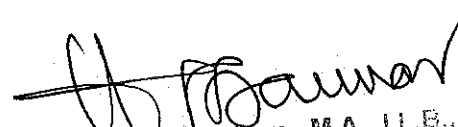


15.	Details of encumbrances, if any and if so, how they are discharged (EC for minimum of 30 years to be verified in case of advances above Rs.5 Cr. and EC for minimum of 13 years to be verified in case of all other advances)	No Encumbrances Shown in ANNEXURE - 4
16.	Whether any minor interest litigation/attachment/ charge is involved in the property as evidenced in the title deeds/documents/EC?	No
17.	In case of Agricultural Lands, whether Chitta 10(i) extract / Adangal or any such equivalent Revenue Record Extract as per the respective State practice verified?	Not Agricultural Land
18.	If property is building, is the plot in approved layout?	Nil
19.	Has the building been constructed after approval of plan by relevant authorities and assessed to tax?	Building is yet to be constructed.
20.	Is there any excess/ vacant land attracting provisions of the applicable Land Ceiling Acts?	No
21.	Is the property affected by Urban Land Ceiling and Regulation Act, if so, whether permission of relevant authority been obtained for creating encumbrance?	No
22.	Is the title and possession of the party to the property clear, absolute and marketable and valid mortgage by deposit of title deeds could be created:	Yes
23.	The list of additional documents like "Nil" E.C. for subsequent period / affidavit indemnity required to be obtained by the bank	"Nil EC" to be obtained by the borrower from 11.04.2022 till the loan approval date and /or after execution of MoD.
24.	Any other remark which the lawyer rendering title deed opinion wishes to make that may be relevant for the Bank to decide on the acceptability of the referred immovable property as Security	No
25.	Whether there is any indication or doubt to show that the land belongs to Govt. or it is under acquisition proceedings of the Govt.?	No

26.	Is there any bar for mortgaging the lands as per any local law? Eg. Prohibition for offer of agricultural lands as security for borrowing outside the State or Commercial / Non agricultural borrowings	:	No
27.	Whether the bank has right to enforce SARFAESI after creation of mortgage by deposit of title	:	Yes
28.	Whether the immovable property offered as security is properly demarcated	:	Yes
29.	Whether the property is identifiable (Yes/No)	:	Yes
30.	If the referred Immovable Property is accepted as a Security by the Bank, subsequent to mortgage by Deposit of Title Deeds, what are the procedural formalities to be completed by the Branch and the respective timelines? Please advise. [For Example: Registered Memorandum, CERSAI Registration, R.O.C. Charge Registration etc.,]	:	After Registration of MOD get the EC and check the entry which should have the Bank name.
31.	Certification: I personally visited the Registrar Office, searched the records and ensured the correctness of the entries in the Register and there is no omission of any encumbrances in the EC.		
32.	I also certify that the Sale Deed No.818/2002 dated 16.07.2002 has been registered in the Sub- Registrar Office in the name of the owner Mr.S.PRAGATHEESHWARAN and Mr.S.KARTHICK and the document is genuine and can be acted upon.		
33.	I certify that the documents listed by me in Column 9 and 23 above are perfect evidence of title to the immovable property proposed to be offered as security.		
34.	I have carefully gone through the original title deeds and other documents of the immovable property proposed to be offered as Security before giving my report on the title to the property as mentioned above.		

Date: 21.04.2022

Place: Komarapalayam


A.V. KARUNA B.Com., M.A., LL.B.,
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KOMARAPALAYAM - 638 183.
TEL: 0434422 28088

ANNEXURE – 1

DESCRIPTION OF PROPERTY:

KALIYANUR AGRAHARAM VILLAGE

R.D.	:	Namakkal
Sub.R.D.	:	Pallipalayam
Taluk	:	Komarapalayam
Village	:	Kaliyanur Agraharam Village
Village Panchayat	:	Kaliyanur Agraharam Village Panchayat
Survey No	:	107/7A
Patta No.	:	817
TOTAL EXTENT	:	1014 sqft (94.20 sqm)

All that part and parcel of property admeasuring **1014 sqft (94.20 sqm)** which consists of vacant land and further building to be constructed thereon, comprised in Survey No: 107/7A, bearing Patta No: 817, in Kaliyanur Agraharam Village Panchayat, within Kaliyanur (Post) Komarapalayam Taluk, Namakkal District, within Registration Sub District of Pallipalayam and Registration District of Namakkal bounded by the following:

ITEM-1. Plot No.86

On the East to	:	Property of Gopal and Mohan
On the West to	:	K.Kandasamy vagaiyara's (Sellers) other properties
On the South to	:	Property of T.P.Shanmugam
On the North to	:	12' common path leading east west

EXTENT

Within the above said boundaries the land linear measuring

East to West Both sides 24'

South to North Eastern side 43'

western
Northern side 41 ½'

And the land admeasures to **1014 sqft (94.20 sqm)**



ANNEXURE – 2**(A)****LIST OF DOCUMENTS PERSUED:****TITLE DEEDS**

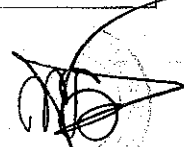
Sl.No.	DATE	DESCRIPTION	DOCUMENT DETAILS	NATURE
1	16.07.2002	Registered Sale Deed executed by K.Kandasamy on behalf of him and as Power holder of his Principals along with his 4 sons in favour Minor .S.PRAGATHEESHWARAN and Minor.S.KARTHICK (to whom their mother S.Amutha stood as Guardian)	Document No. 818 of 2002	Original
Certified copy of the above document is enclosed				
2	02.12.1998	Registered Power oof Attorney executed by K.Manickam,M.Selvaraju and M.Krishnamurthy in favour of K.Kandasamy	Document No. 221/bk4 of 1998	Certified copy



ANNEXURE - 3

REVENUE RECORDS

3	23.06.2009	Head Quarters Deputy Tahsildar of Tiruchengode issued Patta No 817 in the name of Minor .S.PRAGATHEESHWARAN and Minor.S.KARTHICK	Original
4	08.04.2022	Online patta was taken from the Government Website for Patta No 817 in Survey No.107/7A, which has the name of Minor .S.PRAGATHEESHWARAN and Minor.S.KARTHICK along with 103 others	Printout
5	12.04.2022	VAO of Kaliyanur Village issued the Adangal for Survey No.107/7A with Patta No.817 wherein Mr.S.PRAGATHEESHWARAN and Mr.S.KARTHICK	True copy
6	12.04.2022	VAO of Kaliyanur Village issued "A" Register extract of Survey No.107/5A and 107/7	True copy
7	12.04.2022	VAO of Kaliyanur Village FMB Sketch extract of Survey No.107	True copy
8	12.04.2022	VAO of Kaliyanur Village issued the Possession certificate in the names of Mr.S.PRAGATHEESHWARAN and Mr.S.KARTHICK	Printout
9	01.03.2022	Property Tax paid in the name of Mrs.S.Amutha vides receipt No BHA No.8095 to the Kaliyanur Village Panchayat	Original
10	01.03.2022	Water Tax paid in the name of Mrs.S.Amutha vides receipt No WA.No.52646 to the Kaliyanur Village Panchayat	Original
11	11.03.2022	Electricity bill paid in the name of Mrs.S.Amutha vides receipt No ERM160ar2S935 to the Electricity Board	Printout



ANNEXURE – 4

ENCUMBRANCE CERTIFICATE

12	14.04.2022	Encumbrance Certificate No: EC/Online/62729864/2022 for the periods from 01.01.1990 to 30.11.1992	Digitally Certified copy
13	18.04.2022	Encumbrance Certificate No: EC/Online/62731260/2022 for the periods from 01.12.1992 to 11.04.2022	Digitally Certified

ENCUMBRANCES.

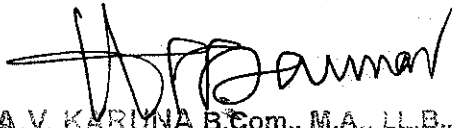
The Encumbrance Certificate No: **EC/Online/62729864/2022** dated 14.04.2022 for the periods from 01.01.1990 to 30.11.1992 is of 2 pages with NIL entry and Encumbrance Certificate No: **EC/Online/62731260/2022** dated 18.04.2022 for the periods from 01.12.1992 to 11.04.2022 is of 2 pages with One (01) entry.

1st Entry in EC – EC No. EC/Online/62731260/2022 – SALE DEED:

K.Kandasamy on behalf of him and as Power holder of his Principals along with his sons K.Thattan Chetty, K.Rajkumar, K.Karthikeyan and K.Kuppusamy jointly executed a Sale deed in favour **Minor.S.PRAGATHEESHWARAN** and **Minor.S.KARTHICK** (to whom their mother S.Amutha stood as Guardian) under document No: 818/2002 Dated 16.07.2002 and the same were registered in the Pallipalayam Sub – Registrar Office records on 18.07.2002.

Date: 21.04.2022

Place: Komarapalayam


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