

S.MUNIRAJ, B.A.,B.L.P.G.D.C.FSC.

Advocate. (Ms.718/2003).

(Upstairs), Union Bank of India (erstwhile Corporation Bank),
Sankari road, Seetharampalayam -Post,Tiruchengode- Town & Taluk.

Namakkal (Dt). Pin-637209.

Cell-98659-84627.80721-03400.

Email: smrajlaw@gmail.com

TITLE SEARCH REPORT (TSR)**To.****The Branch Manager****Union Bank of India,****Kokkarayanpatti Branch**

1.	Date of receipt of original title deeds /documents from the Branch.	Name and 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 and Designation of the official to whom original title deeds/ documents along with search report has been delivered
	11.05.2022	Mrs.V.Chitra, Branch Manager	26.05.2022	Mrs.V.Chitra, Branch Manager
2.	Name of the Account and details of the Borrower & the Mortgagor:		P.Poonkodi, w/o.R.Palanisamy	
3.	Full Description of the Property		(The full details of the property is given in description of property table at the end of the report)	
3.1	Nature of the Immovable Property:			
3.2	i. Registration District:		Namakkal	
	ii. Sub-registration District:		Tiruchengode	
	iii. Taluk:		Tiruchengode	
	iv. Village:		Emapalli	
	v. Survey No:		369/1B	
3.3	Number/ Identification details as per building map / plan:		----	
3.4	Extent of Property:		0.25 cents	
3.5	Name/s of the Owner/s:		Poonkodi, w/o.R.Palanisamy, No.2/145, Potilipalayam, Emapalli Village, Tiruchengode Taluk, Namakkal District.	
3.6	Nature of Ownership:		Individual	

A circular blue ink stamp is located in the bottom right corner of the page. The text 'S.MUNIRAJ, B.A., B.L.P.G.D.C.FSC.' is written in a circular path around the perimeter, and the word 'Advocate' is written at the bottom center of the circle.

4. **Tracing of Title:**

a) Originally the total extent of S.No.369/1 is P.Acre.5.35. In this common 1/18 share by inheritance belongs to Chinammal, w/o.Rangasamy Naicker and his minor son Thangaraju. on 13.06.2002, the above said Chinammal for her herself and behalf of her minor son Thangaraju for valid consideration sold their common 1/18 share (i.e.P.Acre.0.30) in S.No.369/1 in favour of Rangappa Naicker, s/o.Nadumedua Rangappa Naicker through Sale Deed No.1697/2002 duly registered on 13.06.2002 at Tiruchengode Sub-Register office. (Doc.No.1).

b) Originally S.No.369/1 P.Acre.5.00-1/2 land is belongs to Palanisamy, s/o.Rangappa Naicker and 26 others by the way of Ancestor, Sale and Settlement. On 08.07.2022 the above said Palanisamy along with 26 persons for valid consideration sold P.Acre.5.00-1/2 land in S.No.369/1 and S.No.369/2, P.A.4.87 in favour of K.Marappan, s/o.Kuppannagounder through Sale Deed No.2037/2002 duly registered on 08.07.2022 at Tiruchengode Sub-Register office. (Doc.No.2).

c) Later on 28.05.2003 the above said purchaser K.Marappan for valid consideration sold S.No.369/1, P.Acre.3.65 with specific boundaries in favour of Rangappa Naicker, s/o.Nadumedu Rangappa Naicker through Sale Deed No.1658/2003 duly registered on 28.05.2003 at Tiruchengode Sub-Register office. (Doc.No.3).

d) Later on 14.03.2008 the above said purchaser Rangappa Naicker executed a Settlement Deed in respect of P.A.0.75 land with specific boundaries in S.No.369/1 in favour of his son R.Palanisamy and bequeath the same through Settlement Deed No.2092/2008 duly registered on 14.03.2008 at Tiruchengode Sub-Register office. (Doc.No.4).

e) Later on 31.01.2022 the above said beneficiary R.Palanisamy executed a Gift Settlement Deed in respect of P.A.0.25 land with specific boundaries with building constructed in it lay S.No.369/1 in favour of his wife P.Poonkodi (present title holder) and bequeath the same through Settlement Deed No.750/2022 duly registered on 31.01.2022 at Tiruchengode Sub-Register office. (Doc.No.5).

f) Thus, the present title holder **Mrs.P.Poonkodi** become absolute owner of the properties offered as security. Subsequently the subject P.A.0.25 land in S.No.369/1 has been sub divided as S.No.369/1B, P.Hecter.0.10.12

g) Since the subject property is a Dry land and not used for agriculture activities, the present title holder obtained "Non -Agriculture Land" certificate issued by Thasildar, Tiruchengode. (Doc.No.8).



	<p>h) Subsequently on 28.04.2022, the present title holder/loan applicant P.Poonkodi obtained permission for Proposed Additional construction of A.C Sheet Roof Power Loom Building in existing Door No.2/145 from the concern village adminstration Building construction approval No.1/2022-2023.</p> <p>To prove his possession, the present title holders/Loan applicants produced the following documents:-</p> <p>To prove her possession, the applicant/title holder produces Patta No.2749, Building approval order & Blu print, House Tax Receipt.</p> <p>On perusal of all the above documents it is evident that the present title holders/ Loan Applicants is in possession and enjoyment of the properties offered as security.</p>																						
5.	Title deeds / document details under which ownership is acquired																						
	Name / Nature of Deed	Details like Regn.No& Date																					
First Owner	Rangappa Naicker, Sale deed	1697/2002, 13.06.2002																					
	K.Marappan, Sale deed	2037/2002, 08.07.2002																					
Second owners	Rangappa Naicker, Sale deed	1658/2003, 28.05.2003																					
Third Owner	R.Palanisamy, Settlement deed	2092 /2008, 14.03.2008																					
Fourth Owner/ Borrower	P.Poonkodi, Settlement deed	750/2022, 31.01.2022																					
6.	<p>List of Encumbrances:</p> <p>The Encumbrance Certificate No.64904580/2021, dated.10.05.2022 for the property offered as security for a period of 36 years from 1.1.1987 to 06.05.2022 have been produced and perused (Doc.No.13). The following Four entries found in it.</p> <table><tr><th>S.No.</th><th>Nature of Document</th><th>Document Number</th><th>Listed Document Number</th></tr><tr><td>1</td><td>Sale</td><td>1697/2002</td><td>1</td></tr><tr><td>2</td><td>Sale</td><td>1658/2003</td><td>3</td></tr><tr><td>3</td><td>Settlement</td><td>2092/2008</td><td>4</td></tr><tr><td>4</td><td>Settlement</td><td>750/2022</td><td>5</td></tr></table> <p>All the above said documents have been already discussed above.</p>			S.No.	Nature of Document	Document Number	Listed Document Number	1	Sale	1697/2002	1	2	Sale	1658/2003	3	3	Settlement	2092/2008	4	4	Settlement	750/2022	5
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7.	<p>View of Encumbrances:</p> <p>There is no subsisting encumbrance over the property offered as security. Thus properties are unencumbered.</p>																						



8.	Regulatory Issues: <p>The property is not subject to any regulatory issues like land ceiling laws, land fragmentation laws, forest laws, planning law, urban land ceiling law, rent restriction control law, environmental law, user restriction under municipal/revenue law and any other regularity issues relating to property such as requirement of permission from Development authority under law relating to industrial park.</p>																																																											
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10.	List of Documents / deeds provided to the Advocate and Perused by him: <table border="1"> <thead> <tr> <th>S.No.</th> <th>Date</th> <th>Description of Document</th> <th>Remarks</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>13.06.2002</td> <td>Sale Deed executed by Chiammal & another in favour of Rangapa Naicker. Doc.No.1697/2002, S.R.O of Tiruchengode</td> <td>SRO certified online copy</td> </tr> <tr> <td>2.</td> <td>08.07.2002</td> <td>Sale Deed executed by Palanisamy & others in favour of K.Marappan. Doc.No.2037/2002, S.R.O of Tiruchengode</td> <td>SRO certified Online copy</td> </tr> <tr> <td>3.</td> <td>28.05.2003</td> <td>Sale Deed executed by K.Marappan in favour of Rangapa Naicker. Doc.No.1658/2003, S.R.O of Tiruchengode</td> <td>SRO certified online copy</td> </tr> <tr> <td>4.</td> <td>14.03.2008</td> <td>Settlement Deed executed by Rangapa Naicker in favour of his son R.Palanisamy. Doc.No.2092/2008, S.R.O of Tiruchengode</td> <td>SRO certified online copy</td> </tr> <tr> <td>5.</td> <td>31.01.2022</td> <td>Gift Settlement Deed executed by R.Palanisamy in favour of his wife P.Poonkodi. Doc.No.750/2022, S.R.O of Tiruchengode</td> <td>Original (13/13 page)</td> </tr> <tr> <td>6.</td> <td>18.04.2022</td> <td>Patta No.2749 for S.No.369/1B</td> <td>Online Copy</td> </tr> <tr> <td>7.</td> <td>18.04.2022</td> <td>F.M.B for S.No.369 issued by VAO of 26-Emapplli Villge</td> <td>True Copy</td> </tr> <tr> <td>8.</td> <td>21.04.2022</td> <td>Non-Agriculture land certificate issued by Thasildar, Tiruchengode</td> <td>Original</td> </tr> <tr> <td>9.</td> <td>06.05.2022</td> <td>Adangal register extract for S.No.369/1B issued by VAO of 26-Emapplli Villge</td> <td>True Copy</td> </tr> <tr> <td>10.</td> <td>10.05.2022</td> <td>House Tax receipt for Door No.2/145</td> <td>Original</td> </tr> <tr> <td>11.</td> <td>06.04.2022</td> <td>E.B receipt for S.C.No.041760061217</td> <td>Online Copy</td> </tr> <tr> <td>12.</td> <td>28.04.2022</td> <td>Building Construction Approval (No.1/2022-2023) Letter and Blu Print in favour of P.Poonkodi issued by The President, Emappalli Village</td> <td>Original</td> </tr> <tr> <td>13.</td> <td>10.05.2022</td> <td>Encumbrance certificate No.64904580/2022 for the period of 01.01.1987 to 06.05.2022 (36 years). S.R.O of Tiruchengode.</td> <td>Original (Online Downloaded copy)</td> </tr> </tbody> </table>				S.No.	Date	Description of Document	Remarks	1.	13.06.2002	Sale Deed executed by Chiammal & another in favour of Rangapa Naicker. Doc.No.1697/2002, S.R.O of Tiruchengode	SRO certified online copy	2.	08.07.2002	Sale Deed executed by Palanisamy & others in favour of K.Marappan. Doc.No.2037/2002, S.R.O of Tiruchengode	SRO certified Online copy	3.	28.05.2003	Sale Deed executed by K.Marappan in favour of Rangapa Naicker. Doc.No.1658/2003, S.R.O of Tiruchengode	SRO certified online copy	4.	14.03.2008	Settlement Deed executed by Rangapa Naicker in favour of his son R.Palanisamy. Doc.No.2092/2008, S.R.O of Tiruchengode	SRO certified online copy	5.	31.01.2022	Gift Settlement Deed executed by R.Palanisamy in favour of his wife P.Poonkodi. Doc.No.750/2022, S.R.O of Tiruchengode	Original (13/13 page)	6.	18.04.2022	Patta No.2749 for S.No.369/1B	Online Copy	7.	18.04.2022	F.M.B for S.No.369 issued by VAO of 26-Emapplli Villge	True Copy	8.	21.04.2022	Non-Agriculture land certificate issued by Thasildar, Tiruchengode	Original	9.	06.05.2022	Adangal register extract for S.No.369/1B issued by VAO of 26-Emapplli Villge	True Copy	10.	10.05.2022	House Tax receipt for Door No.2/145	Original	11.	06.04.2022	E.B receipt for S.C.No.041760061217	Online Copy	12.	28.04.2022	Building Construction Approval (No.1/2022-2023) Letter and Blu Print in favour of P.Poonkodi issued by The President, Emappalli Village	Original	13.	10.05.2022	Encumbrance certificate No.64904580/2022 for the period of 01.01.1987 to 06.05.2022 (36 years). S.R.O of Tiruchengode.	Original (Online Downloaded copy)
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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: <p>-NIL-</p>																																																											


Muniraj.BABL.D.C.F.Sc.
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12.	List of further Documents called for, examined and perused: Further documents are not necessary.																										
13.	Whether the documents examined are duly stamped as the Stamp Act:	Yes, it is duly stamped as per act.																									
14.	Whether the Registration endorsements are in order:	Yes, Registration endorsements are regular																									
15.	Certificate of Examination: This is to certify that I have examined each and every page of the Title deeds required for giving confirmation title clearance and do not find that transactions under the documents shame and fictitious.																										
16.	Certificate of Title: This is to certify that the title of the property of the borrower is clear and marketable without any further act on the part of the borrower. This to certify that the Present title holder/Loan Applicant Mrs.P.Poonkodi is having valid, absolute, marketable right and title over the properties and he is in actual and continuous possession and enjoyment of the property. Therefore, the said Present title holder/Loan Applicants Mrs.P.Poonkodi can create an equitable mortgage in respect of the properties mentioned hereto, by depositing title deed cited herein and that can be taken as a valid security for the bank loan. The documents produced for deposit are sufficient to convey a clear and marketable title. Tenancy law will not affect the bank eventually in taking possession or selling the properties or otherwise exercising its rights of mortgage. I further certify that the property is enforceable under SARFEASI ACT.																										
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This is to certify that the above documents if taken would create valid mortgage by deposit of title deeds.				
18.	Any other Suggestion or Advice to protect the Security interest of the Bank: Encumbrance certificate from the date of 01.05.2022 to till date of creation of mortgage to be obtained by the bank to check whether any encumbrance has been created in between those days.			

DESCRIPTION OF PROPERTY

S.No.	Survey No	Extent	Location	Boundaries
1.	369/1B	0.25 cents	Emappalli Village Tiruchengode Taluk, Tiruchengode SRO Namakkal District.	South of – Remaining land of R.Palanisamy in S.No.369/1 West of – Remaining land of R.Palanisamy in S.No.369/1 North of – 0.75 cents land belongs to Rangasamy East of – Thar road leads to Pottlipalayam
In between the above said boundaries 0.25 cents of land with RCC concrete building bearing door No.2/145, E.B. service No.04-176-006-1217 and proposed construction of new A.C. Sheet Roof Power Loom building with all Attachments, Appurtenances, Accessories with all passage and Easementary rights attached there in as per title deeds.				

Tiruchengode	
25.05.2022	Signature of the Advocate