

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

Advocate. (Ms.718/2003).

(Upstairs), Union Bank of India (erstwhile Corporation Bank),
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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	06.06.2022	Mrs.V.Chitra, Branch Manager
2.	Name of the Account and details of the Borrower & the Mortgagor:		R.Valarmathi, w/o.K.Ramasamy	
3.	Full Description of the Property		Commercial Land	
3.1	Nature of the Immovable Property:		(The full details of the property is given in description of property table at the end of the report)	
3.2	i. Registration District:		Namakkal	
	ii. Sub-registration District:		Tiruchengode	
	iii. Taluk:		Tiruchengode	
	iv. Village:		Emapalli	
	v. Survey No:		140/3D3 & 140/3D4	
3.3	Number/ Identification details as per building map / plan:		----	
3.4	Extent of Property:		4844 Sq.ft + 4844 Sq.ft (total 9688 Sq.ft)	



3.5	Name/s of the Owner/s:	R.Valarmathi, w/o.K.Ramasamy, Door No.7/8, Thottikarapalayam, Kokkarayanpatti Village, Kumarapalayam Taluk, Namakkal District.
3.6	Nature of Ownership:	Individual
4.	<p>Tracing of Title:</p> <p>a) Originally the total extent of S.No.140/3 lies in Emapalli village is P.Acre.5.31. In this common share to the extent of P.A.2.65-1/2 ancestrally belongs to Marappa gounder, s/o.Rasappa gounder. The above said Marappa gounder along with his son's Vadivel, Snivasan and minor grand children's Nelamani, Prema, Mathalagan, Boopathi and Arunkumar entered a sale agreement deed with K.Periyasamy, s/o.Kandasamy in respect P.A..2.65-1/2 in S.No.140/3 and various other survey numbers through Sale Agreement Deed No.2391/1996 duly registered on 13.08.1996 at Tiruchengode Sub-Register office. (Doc.No.1).</p> <p>b) Based on the above Sale Agreement Deed No.2391/1996, the above said Marappa gounder and his family members for valid consideration sold P.Acre.2.65-1/2 land in S.No.140/3 in favour of above said sale agreement holder K.Periyasamy, s/o.Kandasamy gounder through Sale Deed No.985/1998 duly registered on 03.04.1998 at Tiruchengode Sub-Register office. (Doc.No.2).</p> <p>c) Later on 18.01.2007 the above said purchaser K.Periyasamy out of his P.A.2.65-1/2 land for valid consideration sold P.A.0.65-1/2 land with specific boundaries in favour of 1)Palanisamy, s/o.Marappa gounder, 2)Bathumani, w/o.Periyasamy, 3)Chenniappan, s/o.Marappa gounder, 4)Palaniammal, w/o.Sengotuvel, 5)Nallammal, w/o.Rasavelu and 6)Chandraleka, w/o.Shanmugam through Sale Deed No.197/2007 duly registered on 18.01.2007 at Tiruchengode Sub-Register office. (Doc.No.3).</p>	



To prove her possession, the present title holders/Loan applicants produced the following documents:-

To prove her possession, the applicant/title holder produces Patta No.1920, House Tax Receipt, E.B.Receipt.

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.

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

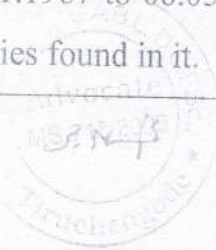
	Name / Nature of Deed	Details like Regn.No& Date
First Owner	K.Periyasamy, Sale deed	985/1998, 03.04.1998
Second owners	Palanisamy & 5 others, Sale deed	197/2007, 18.01.2007
Third Owner/ Borrower	R.Valarmathi, Sale deed	1694/2014, 12.03.2014 6151/2018, 25.10.2018

6. List of Encumbrances:

The Encumbrance Certificate No.64906614/2022, 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 Seven entries found in it.

S.No.	Nature of Document	Document Number	Listed Document Number
1	Court Decree	8391/2014	Related to Listed Doc.No's. 5 & 6
2	Court Decree	8392/2014	-do-
3	Court Decree	8393/2014	- do-
4	Court Decree	8394/2014	- do-
5	Court Decree	8395/2014	5
6	Court Decree	8396/2014	6
7	Sale	6151/2018	7

The Encumbrance Certificate No.64905096/2022, dated.10.05.2022 for the property offered as security for a period of 36 years from 1.1.1987 to 06.05.2022 has been produced and perused (Doc.No.14). The following Ten entries found in it.



S.No.	Nature of Document	Document Number	Listed Document Number
1	Sale Agreement	2391/1996	1
2	Sale	985/1998	2
3	Sale	197/2007	3
4	Sale	1694/2014	4
5	Court Decree	8391/2014	Related to Listed Doc.No's. 5 & 6
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7	Court Decree	8393/2014	-do-
8	Court Decree	8394/2014	-do-
9	Court Decree	8395/2014	5
10	Court Decree	8396/2014	6

All the above said documents have been already discussed above.

7. **View of Encumbrances:**
There is no subsisting encumbrance over the property offered as security.
Thus properties are unencumbered.

8. **Regulatory Issues:**
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.

9. **Views on Regulatory Hurdles:**
-Nil-

10. **List of Documents / deeds provided to the Advocate and Perused by him:**

S.No.	Date	Description of Document	Remarks
1.	13.08.1996	Sale Agreement Deed executed by Marappa gounder & others in favour of K.Periyasamy. Doc.No.2391/1996, S.R.O of Tiruchengode	SRO certified copy
2.	03.04.1998	Sale Deed executed by Marappa gounder & others in favour of K.Periyasamy. Doc.No.985/1998, S.R.O of Tiruchengode	SRO certified Online copy

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13/8/2003

3.	18.01.2007	Sale Deed executed by K.Periyasamy in favour of Palanisamy & others. Doc.No.197/2007, S.R.O of Tiruchengode	SRO certified online copy
4.	12.03.2014	Sale Deed executed by Nallammal in favour of R.Valarmathi. Doc.No.1694/2014, S.R.O of Tiruchengode	Original (9/9 page)
5.	24.10.2014	Compromise Final Decree between Palanisamy & others. Doc.No.8395/2014, S.R.O of Tiruchengode	Original (22/22 page)
6.	24.10.2014	Compromise Final Decree between Palanisamy & others. Doc.No.8396/2014, S.R.O of Tiruchengode	Original (22/22 page)
7.	25.10.2018	Sale Deed executed by Cheniappan & another in favour of R.Valarmathi. Doc.No.6151/2018, S.R.O of Tiruchengode	Original (18/18 page)
8.	07.05.2022	Patta No.1920	Online Copy
9.	09.05.2022	F.M.B for S.No.140 issued by VAO of Emappli Villge	True Copy
10.	09.05.2022	Adangal register extract for S.No.369/1B issued by VAO of 26-Emappli Villge	True Copy
11.	07.04.2022	E.B. Receipt for S.C.No.041760062100 stands in the name of Valarmathi	Online Copy
12.	10.05.2022	House Tax receipt for Door No.7/75/5 stands in the name of Valarmathi	Original
13.	10.05.2022	Encumbrance certificate No.64906614/2022 for the period of 01.01.1987 to 06.05.2022 (36 years). S.R.O of Tiruchengode.	Original (Online Downloaded copy)
14.	10.05.2022	Encumbrance certificate No.64905096/2022 for the period of 01.01.1987 to 06.05.2022 (36 years). S.R.O of Tiruchengode.	Original (Online Downloaded 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: -NIL-		
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.	<p>Certificate of Examination:</p> <p>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.</p>																										
16.	<p>Certificate of Title:</p> <p>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.</p> <p>This to certify that the Present title holder/Loan Applicant Mrs.R.Valarmathi is having valid, absolute, marketable right and title over the properties and he is in actual and continuous possession and enjoyment of the property.</p> <p>Therefore, the said Present title holder/Loan Applicants Mrs.R.Valarmathi 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.</p> <p>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.</p> <p>I further certify that the property is enforceable under SARFEASI ACT.</p>																										
17.	<p>List of Documents to be deposited for creating the mortgage by deposit of title deeds:</p> <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>13.08.1996</td><td>Sale Agreement Deed executed by Marappa gounder & others in favour of K.Periyasamy. Doc.No.2391/1996, S.R.O of Tiruchengode</td><td>SRO certified copy</td></tr> <tr> <td>2.</td><td>03.04.1998</td><td>Sale Deed executed by Marappa gounder & others in favour of K.Periyasamy. Doc.No.985/1998, S.R.O of Tiruchengode</td><td>SRO certified Online copy</td></tr> <tr> <td>3.</td><td>18.01.2007</td><td>Sale Deed executed by K.Periyasamy in favour of Palanisamy & others. Doc.No.197/2007, S.R.O of Tiruchengode</td><td>SRO certified online copy</td></tr> <tr> <td>4.</td><td>12.03.2014</td><td>Sale Deed executed by Nallammal in favour of R.Valarmathi. Doc.No.1694/2014, S.R.O of Tiruchengode</td><td>Original (9/9 page)</td></tr> <tr> <td>5.</td><td>24.10.2014</td><td>Compromise Final Decree between Palanisamy & others. Doc.No.8395/2014, S.R.O of Tiruchengode</td><td>Original (22/22 page)</td></tr> </tbody> </table>			S.No.	Date	Description of Document	Remarks	1.	13.08.1996	Sale Agreement Deed executed by Marappa gounder & others in favour of K.Periyasamy. Doc.No.2391/1996, S.R.O of Tiruchengode	SRO certified copy	2.	03.04.1998	Sale Deed executed by Marappa gounder & others in favour of K.Periyasamy. Doc.No.985/1998, S.R.O of Tiruchengode	SRO certified Online copy	3.	18.01.2007	Sale Deed executed by K.Periyasamy in favour of Palanisamy & others. Doc.No.197/2007, S.R.O of Tiruchengode	SRO certified online copy	4.	12.03.2014	Sale Deed executed by Nallammal in favour of R.Valarmathi. Doc.No.1694/2014, S.R.O of Tiruchengode	Original (9/9 page)	5.	24.10.2014	Compromise Final Decree between Palanisamy & others. Doc.No.8395/2014, S.R.O of Tiruchengode	Original (22/22 page)
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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.	140/3D3 P.Hecter.0.04.50 Kist Rs.0.17	4844 Square feet Measurement: East West on North side 8.4 Meter East West on South side 7.0 Meter North South on East side 59.4 Meter North South on West side 64.1 Meter	Emappalli Village Tiruchengode Taluk, Tiruchengode SRO Namakkal District.	South of – East-West Thar Road West of – R.Valarmathi land North of – Subramaniam Land East of – Palanisamy Land
2.	140/3D4 P.Hecter.0.04.50 Kist Rs.0.17	4844 Sq.ft Measurement: East West on North side 9.0 Meter East West on South side 7.7 Meter North South on East side 54.6 Meter North South on West side 59.4 Meter	Emappalli Village Tiruchengode Taluk, Tiruchengode SRO Namakkal District.	South of – East-West Thar Road West of – "B" schedule (Chandraleka) land North of – Athappan Land East of – R.Valarmanthi land

In between the above said boundaries of two items 4844 + 4844 Sq.ft (Total 9688 Sq.ft) of land with a A.C.C sheet roof house constructed in it bearing Door No.7/75/5, E.B.service No.04-176-006-2100 with all Appurtenances, Accessories and with present, future construction with all passage and Easementary rights attached there in as per title deeds.

Tiruchengode	
06.06.2022	Signature of the Advocate