Cell : 98426 90056
Ph : 0416-2240056

K.M. SARAVANAN, B.A., B.L.,
ADVOCATE & NOTARY PUBLIC

A2/309, "Meignana Vasantham Towers", Auxilium College Road,
4th East Cross Road, Gandhi Nagar, Katpadi, Vellore - 632 006.
Email : kmsaravananadv@gmail.com

LEGAL OPINION

Ref No.958/2025

1. NAME OF THE OWNERS:

1) **Mr.V.VENKATESAN,** Son of Late.Veerasamy,

2) **Mrs.C.JEEVALAKSHMI,** Wife of Prithiviraj.

2. DESCRIPTION OF THE PROPERTY:

In Vellore District, Vellore Registration District, Katpadi Taluk, Katpadi Sub Register Office, Keeraisathu Village, S.No.222/4C, **The land of Ac 1.07:**

3. LIST OF DOCUMENTS PERUSED:

S.No.	Date	Nature of Document along with necessary Serial Nos.	Original / Photostat Copy
1.	14-06-1973	Partition Deed between Gutha Thasil Naidu and another (Doc No.1207/1973)	Photostat Copy
2.	23-01-2017	Will Deed executed by Gutha Thasil Naidu infavour of Selvaraj (Doc No.3/2017)	Photostat Copy
3.	18-05-2023	Death Certificate of Gutha Thasil Naidu issued by The Malaysias	Photostat Copy

K.M. SARAVANAN, B.A., B.L.,
ADVOCATE & NOTARY

Cell : 98426 90056
Ph : 0416-2240056

K.M. SARAVANAN, B.A., B.L.,
ADVOCATE & NOTARY PUBLIC

A2/309, "Meignana Vasantham Towers", Auxilium College Road,
4th East Cross Road, Gandhi Nagar, Katpadi, Vellore - 632 006.
Email : kmsaravananadv@gmail.com

4.	27-11-2024	Sale Deed executed by Selvaraj infavour of **Mr.V.Venkatesan and Mrs.C.Jeevalakshmi the owners herein** (Doc No.10655/2024)	Photostat Copy
5.	25-03-2025	Chitta Extract issued by The Revenue Department infavour of **Mr.V.Venkatesan and Mrs.C.Jeevalakshmi the owners herein** (Vide Patta No.3810)	Photostat Copy
6.	09-04-2025	Encumbrance Certificate Period from 01-01-1987 to 08-04-2025	Photostat Copy

4. TRACING OF TITLE:

Originally the land of Ac 1.07 in S.No.222/4C along with other lands in Keeraisathu Village was owned by Gutha Thasil Naidu who got the same by way of Registered Partition Deed dt.14-06-1973 Vide Doc No.1207 of 1973 in Schedule "A".

Further aforesaid Gutha Thasil Naidu executed a registered Will on 23-01-2017 Vide Doc No.3/2017 bequeathing the above land the land of Ac 1.07 in S.No.222/4C along with other lands in Keeraisathu Village to Selvaraj to be enjoyed by him absolutely with all Powers of alienation.

K.M. SARAVANAN, B.A., B.L.,
ADVOCATE & NOTARY

Cell : 98426 90056
Ph : 0416-2240056

K.M. SARAVANAN, B.A., B.L.,
ADVOCATE & NOTARY PUBLIC

A2/309, "Meignana Vasantham Towers", Auxilium College Road,
4th East Cross Road, Gandhi Nagar, Katpadi, Vellore - 632 006.
Email : kmsaravananadv@gmail.com

As seen from the Death Certificate issued by The Malaysia aforesaid Gutha Thasil Naidu Died on 18-05-2023 and on his death the above registered will is came in to force.

Thereafter Selvaraj sold the above land of Ac 1.07 in S.No.222/4C in Keeraisathu Village to **Mr.V.Venkatesan and Mrs.C.Jeevalakshmi the owners herein** for proper valid and binding consideration of Rs.3,74,500/-. Under the registered Sale Deed dt.27-11-2024 Vide Doc No.10655 of 2024.

Thus the Owners herein Mr Mr.V.Venkatesan and Mrs.C.Jeevalakshmi have claims title to the above property.

Recognizing their possession and enjoyment of the property the revenue department also issued Chitta Extract infavour of Venkatesan and Jeevalakshmi owners herein. Further Survey Number was Sub Divided as S.No.222/4C Vide Patta No.3810 in Revenue Records.

5. ENCUMBRANCES:

The perusal of Encumbrance certificate Period from 01-01-1987 to 08-04-2025 does not disclose any subsisting encumbrance over the above property.

K.M. SARAVANAN, B.A., B.L.,
ADVOCATE & NOTARY

Cell : 98426 90056
Ph : 0416-2240056

K.M. SARAVANAN, B.A., B.L.,
ADVOCATE & NOTARY PUBLIC

A2/309, "Meignana Vasantham Towers", Auxilium College Road,
4th East Cross Road, Gandhi Nagar, Katpadi, Vellore - 632 006.
Email : kmsaravananadv@gmail.com

CONCLUSION:

After perusal of the above records I am of the opinion that the owners herein V.Venkatesan and C.Jeevalakshmi have got clear absolute valid and marketable title free from encumbrances up to 08-04-2025 over the schedule mentioned property as more fully described in Para 2 of this opinion.

This Opinion is Given Only On the Basis of Documents listed in Para No : 3 of this Opinion.

Kindly ensure in Your Own Capacity that the Property is free from litigation.

Before purchase the intending purchaser shall be obtain Patta and verify the same.

Place: Katpadi

Date: 09-04-2025

Signature of the Advocate.

K.M. SARAVANAN, B.A., B.L.,
ADVOCATE & NOTARY

इंडियन बैंक
Indian Bank

IP Address: 10.138.7.188
Email: zovellore@indianbank.co.in

Zonal Office Vellore
Legal Section
45-61, TKM Complex
Katpadi Road, Vellore
0416- 2213135

16.10.2015

Shri. K M Saravanan Advocate,
New No 548, Vivekanandhar street,
Gandhi Nagr,East,Katpadi
Vellore Dist

Dear Sir,

SUB: YOUR REQUEST FOR EMPANELMENT IN OUR BANK'S PANEL OF ADVOCATES

We are pleased to inform you that your request for inclusion in the panel of advocates of our bank has been approved on the following terms and conditions. You are required to render prompt services as and when approached by our Branches.

1. The nature of work that could be entrusted are :
   a. Legal opinions / issue of notices / scrutiny of title deeds relating to immovable property offered as security and providing LSR.
   b. To appear and conduct Cases / Suits and appeals on behalf of the bank.
   c. Consultation on other matters involving legal questions by the branches and vetting of documents etc.
   d. While giving opinions tracing the title to the property, etc., highest standard has to be maintained by making thorough enquiries and search about the property claimed to be owned by the client /applicant.
2. Once empanelled, our Bank advocates shall not accept brief, Suits and /or any other proceedings against the Bank.
3. Fees shall be claimed according to the applicable fee schedule approved by the Bank.
4. No retainer's fee shall be claimed from the Bank. .
5. The work will not be outsourced or subcontracted or delegated to any one.
6. Before submitting the legal scrutiny report on the offered properties / securities as per the request of the branches, in addition to the scrutiny of the documents / title deeds, Register in Sub Registrar's office / City Survey Office etc are to be necessarily carried out / verified for encumbrances, if any.
7. All cases entrusted by the bank shall be attended promptly and the developments on each case will be informed regularly in writing to the respective Branch /Branches.
8. No legend containing the Bank's name or symbol shall be used in your letter head, visiting card, sign board, name plate etc.

9. At no time, the advocate would be entitled to claim lien or charge on the documents / briefs / files received from the Bank for any outstanding fees / charges.

10. It should be clearly understood that inclusion of name in the Bank's approved panel does not amount to an appointment or right for an appointment to be made by the Bank and the Bank is free to engage any advocate of its choice and no right exists in favour of the advocate to claim entrustment of Bank work as a right.

11. Continuance in the panel is subject to performance to the satisfaction of the Bank and Bank reserves its right to delist from the panel when it is found necessary.

12. All information / data / documents provided by the Bank will be kept confidential and will not be passed on or used in any other case / for any other purposes without the permission of the Bank in writing. The advocate will be responsible for the safe custody of the document / until they are handed back to the Bank.

13. Bank at its discretion may take back any case/brief and entrust to any other advocate for which NOC should be given without any objection if such a situation arises.

14. In the event of any Legal Scrutiny Report / NEC given, later turns out to be wrong and factually incorrect or false, due to which the Bank may have to suffer loss or damage / face difficulty/dilution of any its securities / any other situation detrimental to the interest of the Bank, Bank will be at liberty to refer complaint to Bar Council / any other civil / criminal action against the advocate as the Bank may deem fit. That apart, the advocate becomes liable to compensate to the extent of loss / damage suffered /incurred by the Bank.

15. In the event of it being established that there was gross negligence on the part of the advocate/collusion with the customer which resulted in pecuniary damage / loss to the Bank, Bank would be constrained to recommend the name of the advocate for being included in the caution list being maintained by IBA for circulation amongst member banks (IBA has been mandated by RBI to do so), debarring them from future engagement by all the member Banks.

In token of your acceptance of the terms and conditions mentioned herein, you are requested to return the duplicate copy of this letter, duly acknowledged by you at the earliest.

Yours faithfully,

CHIEF MANAGER

I have read and fully understood the above terms and conditions which are acceptable to me and I am willing to work as an advocate in the panel of your Bank accordingly.

Name with full address and
Telephone No. of the Advocate

Date 19.10.2015
Place Vellore

Signature of the advocate