***K.N.BALAMURALIKRISHNAN B.COM, B.L.***
***ADVOCATE / PANEL LAWYER***
***Canara Bank, Union Bank of India, IDBI Bank, PN Bank***
***HDFC Bank, UCO Bank, Bank of Baroda, Bank of India, KVB***
***UDUMALPET***

***Tel: 04252-225219(R)***
***225476(O)***
***Mob: 98422 -25219***



***Date: 01.04.2025***

***TO WHOME SOEVER IT MAY BE CONCERNED***
***NAME AND ADDRESS OF THE TITLE HOLDER***

***MR.MUTHUKUMARASAMY***
*S/o.Muthusamy*
***Door** No.4/148A, S.Vallakundapuram Village*
*Kondampatti Post*
*Udumalpet Taluk*

## *PART-I*
## *DESCRIPTION OF PROPERTY*

| *Item No.* | *Survey No.* | *Extent of area (in acres/ hectares)* | *Location* | *Boundaries* |
|---|---|---|---|---|
| *01* | ***Survey No 396*** | ***2.40 acres*** | *In Tirupur District, In Udumalpet Sub Registration District, in Udumalpet SRO,* ***Kondampatti Village*** | *(Below mentioned)* |

***Boundaries Being***

*North of East West Road in S.F.No.377*

*South of land in S.F.No.395*

*West of land in S.F.No.378*

*East of land in S.F.No.396 belonging to B.Vijayasree*

***The above said S.F.No.396 has been now sub divided as 396/2***

*Further the mamool pathway rights, Cart Track rights from East West Road in S.F.No.377*

## *PART-II*
## *LIST OF DOCUMENTS PRODUCED*

| *Sl. No.* | *Date* | *Documents obtained* |
|---|---|---|
| *01* | *15.12.1983* | *Xerox copy of original registered Partition Deed entered between S.Krishnasamynaidu(1), K.Govindaraj(2), K.Vijayasekaran(3), D.No.2854/1983, S.R.O.Udumalpet* |

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| | | |
|---|---|---|
| 02 | 11.09.2002 | Xerox copy of original registered Sale Deed executed by K.Vijayasekaran(1), Minor.Sree Vikaram (Jansirani is guardian and mother of Minor) in favour of Santhamani, D.No.,4899/2002, S.R.O.Udumalpet |
| 03 | 23.03.2016 | Xerox copy of original registered Sale Deed executed by A.Santhamani in favour of Mrs.B.Vijayasree D.No.,2349/2016, S.R.O.Udumalpet |
| 04 | 09.01.2025 | Xerox copy of original registered Sale Deed executed by Mrs.B.Vijayasree infavour of M.M,uthukumarasamy D.No.289/2025, S.R.O.Udumalpet |
| **Revenue records** | | |
| 05 | 18.02.2025 | Computerized online Patta stands in the name of MMuthukumarasamy, Patta No.2797 (S.F.No.396/2) |
| 06 | 24.02.2025 | Xerox copy of Adangal for fazil 1434 |
| 07 | 24.02.2025 | Xerox True copy of Filed Map in S.F.No.396 |
| 08 | 24.02.2025 | Xerox True copy of Topo Sketch in S.F.No.396 |
| **Encumbrance certificate** | | |
| 06 | 25.11.2024 | Online copy with QR Code Encumbrance certificate (E.C.No.136073517/2024) from 01.01.1987 to 24.11.2024 |
| 07 | 20.03.2025 | Online copy of Encumbrance certificate from 25.10.2024 to 19.03.2025 |

## ***PART –III***
## ***LEGAL OPINION***

***FLOW OF TITLE***

*The property now offered as security originally belonged to one S.Krishnasamynaidu(1), his sons K.Govindaraj(2), K.Vijayasekaran(3), and they were in joint possession and enjoyment of their joint family properties*

*While enjoying the properties jointly on 15.12.1983, the above said S.Krishnasamynaidu(1), his sons K.Govindaraj(2), K.Vijayasekaran(3), were entered into a registered partition in respect of their joint family properties by way of a registered partition deed, which was registered as* ***D.No.2854/1983, S.R.O.Udumalpet.*** *In the said registered partition deed the properties were divided into 'A', 'B', 'C'. Out of these schedules, the* ***"C' schedule properties (i.e.) 6.97 acres in S.F.No.396*** *of Kondampatti*

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*Village were absolutely allotted to above said* ***K.Vijayasekaran*** *and he was in possession and enjoyment of the same. The Xerox copy of the original registered partition Deed dated 15.12.1983 is herewith produced as* ***Document No.1**.***

*Subsequently on 11.09.2002, the above said* ***K.Vijayasekaran(1), his on Minor.Sree Vikaram (Jansirani is guardian and mother of Minor)*** *have sold an extent of* ***6.97 acres in S.F.No.396*** *of Kondampatti Village to one* ***A.Santhamani*** *by virtue of registered sale deed, which was registered as D.No.4899/2002, SRO.Udumalpet. The Xerox copy of original registered sale deed dated 11.09.2002 is herewith produced as* ***Document No.2**.***

***Minor Interest:***

***In the sale deed dated 11.09.2002 in respect of the above said properties the minor namely SreeVikaram was a joint Vendor. At the time of execution of sale deed, the said Minor SreeVikaram age was 11 years. Now, said SreeVikaram age is now completed 33 years. If at all the minors ought to have questioned the sale deed before he completed 21 years of age. Hence there is absolutely no chance of the minors challenging either up on the sale deed hereinafter. Hence, Minor interest doesn't arise.***

*Subsequently on 23.03.2016, the above said A.Santhamani has sold an extent of* ***3.20 acres in S.F.No.396*** *of Kondampatti Village to Mrs.B.Vijayasree by virtue of registered sale deed, which was registered as D.No.2349/2016, SRO.Udumalpet. The Xerox copy of original registered sale deed dated 23.03.2016 is herewith produced as* ***Document No.3**.***

*Subsequently on 09.01.2025, the above said Mrs.B.Vijayasree has sold an extent of* ***2.40acres in S.F.No.396*** *of Kondampatti Village to Mr.M.Muthukumarasamy by virtue of registered sale deed, which was registered as D.No.289/2025, SRO.Udumalpet. The Xerox copy of original registered sale deed dated 09.01.2025 is herewith produced as* ***Document No.4**. Subsequently the above said S.F.No.396 has been sub divide das 396/2.***

*Hence the above said* ***MR.M.MUTHUKUMARASAMY,*** *herein has become the absolute owners of the* ***property*** *and she is in possession and enjoyment of the same.*

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***REVENUE RECORDS***

*The Computerized online Patta and Title deed are stands in the name of Title holder namely* ***MR.MUTHUKUMARASAMY****, which revenue records clearly established that the title holder is in possession and enjoyment of the schedule properties.*

***ENCUMBRANCE CERTIFICATE***

*The title holder has produced two encumbrance certificates.* ***The first online copy with QR Code E.C (E.C.No.136073517 /2024) is dated 25.11.2024 and covers a period of 38 years from 01.01.1987 to 24.11.2024.***

***There are eleven entries***

*The first entry is dated 25.10.1999, a registered Mortgage deed executed by Vijayasekaran in favour of Sanupatti PACS, D.No.4256/1999, S.R.O.Udumalpetm* ***which was Discharged in D.No.4178/2002, S.R.O.Udumalpet***

*The second entry is dated 24.12.2001 a registered Sale Agreement entered between K.Vijayasekaran(1), Minor.Sree Vikaram(2)(Jansirani is guardian and mother of Minor) and Palanisamygounder(3), D.No.5470/2001, S.R.O.Udumalpet,* ***which was cancelled in D.No.4215/2002, S.R.O.Udumalpet***

*The third entry is dated 11.09.2002, a registered Discharge Receipt executed by Sanupatti PACS rep by it`s secretary in favour of Vijayasekaran,* ***D.No.4178/2002, S.R.O.Udumalpet***

*The fourth entry is dated 11.09.2002, a registered cancellation of Sale Agreement entered between K.Vijayasekaran(1), Minor.Sree Vikaram(2) (Jansirani is guardian and mother of Minor) and Palanisamygounder(3),* ***D.No.4215/2002, S.R.O.Udumalpet***

*The fifth entry is dated 11.09.2002, a registered Sale Deed executed by K.Vijayasekaran(1), Minor.Sree Vikaram (Jansirani is guardian and mother of Minor) in favour of Santhamani, D.No.,4899/2002, S.R.O.Udumalept*

*The sixth entry is dated 19.05.2009, a registered MODT executed by Santhamani in favour of State bank of India, Poolavadi Branch, D.No.3333/2009. S.R.OUdumalpet,* ***which MODT was Discharged in D.No.7356/2014, S.R.O.Udumalpet***

*The seventh entry is dated 01.10.2014, a registered Discharge receipt executed by State bank of India, Poolavadi Branch rep by it`s Manager in favour of Santhamani* ***D.No.7356/2014, S.R.O.Udumalpet***

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*The eight entry is dated 29.12.2014, a registered MODT executed by Santhamani in favour of HDFC Bank, Pollachi Branch, D.No.9708/2014. S.R.OUdumalpet,* ***which MODT was Discharged in D.No.2195/2016 S.R.O.Udumalpet***

*The ninth entry is dated 18.03.2016, a registered Discharge receipt executed by HDFC Bank, Pollachi Branch, rep by it`s manager in favour of Santhamani,* ***D.No.2195/2018, S.R.O.Udumalpet***

*The tenth entry is dated 23.05.2016, a registered Sale Deed executed by A.Santhamani in favour of B.Vijayasree D.No.,2349/2016, S.R.O.Udumalpet.*

*The 11th entry is dated 23.05.2016, a registered Sale Deed executed by A.Santhamani in favour of Karunakaran, D.No.,2350/2016, S.R.O.Udumalpet.* ***This entry is not connected with this property. I have verified the boundaries in EC and I have ensured and confirmed that, the entry is not affected to property.***

***The second online E.C is dated 20.03.2025 and covers a period of 06 months from 25.10.2024 to 19.03.2025.***

***There is only one entry***

*The entry is dated 09.01.2025, a registered Sale Deed executed by Mrs.B.Vijayasree infavour of M.M,uthukumarasamy D.No.289/2025, S.R.O.Udumalpet*

***Hence the property is free from any sort of subsisting encumbrances, whatsoever and as such the property is free from encumbrances.***

***HENCE IN MY OPINION***

1. *The property is free from encumbrance,*
2. *The Title holder`s title is clear, absolute, valid, acceptable and Marketable,*

***CERTIFICATE OF TITLE SHOULD CLEARLY DISCLOSE:***

1) *The Title Holder has an absolute, clear and marketable title over the properties -* ***YES***
2) *There are no minor's or any other claims/Minor Interest over the Mortgage property –* ***NO***

KNB

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***I further certify that:***

1) *There are no prior mortgages/charges whatsoever as could be seen from the encumbrance certificate for the period from* ***01.01.1987 TO 19.03.2025,*** *pertaining to the immovable property/ies covered by the above said title deeds.*
2) *There are claims from minor/s and his interest in the property* ***-NIL-***
3) *The undivided share of the minor/s is (whether there is a claim or not)* ***-NIL-***
4) *Provisions of Urban Land Ceiling Act are not applicable/permission obtained.*

*I certify that* ***MR.M.M.UTHUKUMARASAMY*** *has a valid and marketable title in the property/ies shown above,*

## ***PART-IV***
## ***FINAL CERTIFICATE***

*1. The documents referred above are perused by me and are having perfect title,*

*2. The title holder has produced earliest Document from* ***15.12.1983.***

*3. The Encumbrance Certificate produced contains a period of* ***39*** *years* ***from 01.01.1987 to 19.03.2025*** *and there are no subsisting encumbrances in the above E.C.*

*4. The titleholder's title is clear, absolute, valid, acceptable and marketable.*

***UDUMALPET***
***02.04.2025***

***ADVOCATE***

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No: 16/B-4, Katchery Street,
UDUMALPET - 642126, Tiruppur Distrct.

पंजाब नैशनल बैंक | punjab national bank

CIRLCE OFFICE,
PNB HOUSE, KAILASAPALAYAM,
TRICHY – 620 014. 0431 -2521114

Date: 15.04.2016

To

Sri K N Balamuralikrishnan
D No.16/B-4, Katchery street,
Udumalpet – 642 126
Tirpur District
04252 225476
Mob: 98422 25219

Sir,

Reg: Empanelment of your name in the bank's panel of advocates.

With reference to your request to include your name in bank's panel of advocates, we are pleased to inform you that your name has been taken on the Bank's panel of advocates.

You are informed that inclusion of your name in the panel or engaging you as counsel in any of Bank's litigation does not constitute appointment or right for appointment. Bank is free to engage any advocate of its choice.

You will be undertaking bank's legal work on bank's terms and conditions. Bank's schedule of fees is acceptable to you. Under no circumstances, you would use any legend containing the bank's name or symbol in your letter heads, sign-boards, nameplates etc. You will not appear/advise against the Bank as long as you are in the panel.

Panel is maintained by the bank for its convenience sake and it is not obligatory for the bank to assign the work to you. Bank in its sole discretion can delete your name from the Panel at any time.

Yours faithfully,

PUNJAB NATIONAL BANK PNB HOUSE TRICHY-14 Circle Office Trichy

CHIEF MANAGER