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Date: 24.07.2021

**LEGAL SCRUTINY REPORT**

To  
**The Chief Manager,**  
Canara Bank,  
Senkottai.  
Tenkasi District.

Dear Sir,

Sub:- Legal scrutiny Report on the title deed of the security property in the name of 1) K.Pandaram S/o.Late.Kandasamy Mooppanar 2)P.Annamalai Ammal W/o.K.Vairavan @ Pandaram 3)K.Esakkimuthu S/o.Kandasamy Mooppanar 4)M.Chithiravadiwu W/o.Marimuthu 5) E.Manikandan S/o.Esakkimuthu 6)S.Vairavan S/o.Subbramanian 7)V.Pandi Selvi W/o.Late. Guruvaiah - Regarding.

Name and address of the title holder	1) K.Pandaram, S/o.Late.Kandasamy Mooppanar, 81-E,Nadar Street, Kottakulam, Vallam Village, Senkottai Taluk, Tenkasi District. 2)P.Annamalai Ammal W/o.K.Vairavan @ Pandaram 81-E,Nadar Street, Kottakulam, Vallam Village, Senkottai Taluk, Tenkasi District. 3)K.Esakkimuthu S/o.Kandasamy Mooppanar 259, Kalliamman Kovil Street, Kottakulam, Vallam Village, Senkottai Taluk, Tenkasi District. 4)M.Chithiravadiwu W/o.Marimuthu 99, Sevalvilai Street, Kadayanallur Town, Tenkasi District. 5)E.Manikandan, S/o. Esakkimuthu, 1/249, Kalliamman Kovil Street, Kottakulam, Vallam Village, Senkottai Taluk, Tenkasi District.
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	<p>6) S.Vairavan, S/o.Subbিরamanian, 93/4, Savalvilai Street, Kadayanallur Town, Tenkasi District.</p> <p>7) V.Pandi Selvi, W/o.Late. Guruvaliah, G-3, Kumaran Appartment, Plot No.40, 41, T.K.Pani Street, Periyar Nagar, Nesapakkam, K.K.Nagar, West Chennai - 78.</p>
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**A. DESCRIPTION OF THE DOCUMENTS SCRUTINIZED :-**

Sl. No.	Date	Particulars of Documents Scrutinized	Original/ True Copy/Photo State
1)	08.08.1941	Registered Partition Release Deed executed by S.V.Kumarasamy Pillai in favour of Shanmugathammal, minor Shanmugavelayutham Pillai and minor Namachivayam Pillai represented through their mother Shanmugathaammal (Doc.No.3348/1941)	SRO Copy
2)	19.01.1987	Registered Partition Release Deed executed by S.Balakrishnan in favour of K.Shanmugavelayutham Pillai (Doc.No.24/1987)	SRO Copy
3)	16.07.2004	Registered Sale Deed executed by K.Shanmugavelayutham Pillai S.Kumarasamy, S.Balakrishnan and S.Jeganathan in favour of P.Annamalaiammal, S.Packiyalakshmi, S.Subbulakshmi P.Muthulakshmi and K.Esakkimuthu(Doc.No.797/ 2004)	Original & SRO Copy
4)	19.08.2004	Registered Sale deed executed by K.Shanmugavelayutham Pillai, S.Kumarasamy, S.Balakrishnan and S.Jeganathan in favour of P.Annamalaiammal, S.Packiyalakshmi S.Subbulakshmi and P.Muthulakshmi. (Doc.No.859/2004)	Original & SRO Copy
5)	30.05.2008	Registered sale deed executed by N.Gomathinayagam and K.Leela K.Namachivayam, K.Ramesh represented through their power agent P.G.Pitchaiya Pillai in favour of Ilanji Kalvi Sangam (Doc.No.748/2008)	SRO Copy
6)	11.07.2011	Registered General Power Deed executed by S.Packiyalakshmi S.Subbulakshmi and P.Muthulakshmi in favour of P.Annamalaiammal(Doc.No.209/2011)	SRO Copy
7)	05.01.2015	Registered Cancellation of General power Deed executed by S.Packiyalakshmi and S.Subbulakshmi cancelled the power in favour of P.Annamalai Ammal. (Doc.No.5/2015)	SRO Copy

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8)	11.07.2011	Registered General Power deed executed by S.Packiyalakshmi S.Subbulakshmi and P.Muthulakshmi in favour of P.Annamalaiammal. (Doc.No.208/BK4/2011)	SRO Copy
9)	06.01.2015	Registered Cancellation of General Power Deed executed by S.Packiyalakshmi and S.Subbulakshmi cancelled the power in favour of P.Annamalai Ammal. (Doc.No.6/2015)	SRO Copy
10)	29.08.2011	Registered General Power deed executed by K.Esakkimuthu in favour of P.Annamalaiammal (Doc.No.237/BK4/2011)	Xerox
11)	15.06.2016	Registered Settlement deed executed by S.Packiyalakshmi in favour of her husband Sudalaimuthu (Doc.No.906/2016)	Original & SRO Copy
12)	15.06.2016	Registered Sale deed executed by S.Packiyalakshmi and S.Subbulakshmi in favour of K.Pandaram and K.Paramasivan. (Doc.No.907/2016)	Original & SRO Copy
13)	16.06.2016	Registered Settlement deed executed by K.Esakkimuthu in favour of his brother K.Paramasivan. (Doc.No.925/2016)	Original & SRO Copy
14)	21.06.2016	Registered Sale deed executed by K.Paramasivan in favour of M.Chithiraivadiyu and E.Manikandan(Doc.No.955/2016)	Original & SRO Copy
15)	20.06.2016	Registered Sale Deed executed by S.Subbulakshmi in favour of K.Pandaram and P.Annamalaiammal (Doc.No.947/2016)	Original & SRO Copy
16)	23.08.2016	Registered General Power Deed executed by K.Pandaram, P.Annamalaiammal, K.Paramasivan, M.Chithiraivadiyu and E.Manikandan in favour of N.Mathanragavendra. (Doc.No.1400/2016)	Original
17)	20.08.2018	Registered Cancellation Deed of General Power of Attorney executed by K.Pandaram, P.Annamalai, K.Paramasivan, M.Chithiraivadiyu and E.Manikandan in favour of N.Mathanragavendra(Doc.No.1386/2018)	Xerox
18)	23.08.2018	Registered General Power Deed executed by P.Annamalai Ammal, K.Pramasivan, M.Chiraivadiyu and E.Manikandan in favour of K.Pandaram(Doc.No.1415/2018)	Original
19)	18.08.2016	Registered Gift Deed executed by K.Pandaram, P.Annamalaiammal forself and as power agent of Esakkimuthu and K.Paramasivan, M.Chithiraivadiyu and E.Manikandan in favour of Government of Tamilnadu through Executive Officer, Ilanji Town Panchayat. (Doc.No.1355/2016)	SRO Copy
20)	20.08.2020	Registered Sale deed executed by K.Paramasivan represented through his power agent K.Pandaram in favour of V.Pandiselvi (Doc.No.1363/2020)	Original & SRO Copy
21)	20.08.2020	Registered Sale deed executed by P.Muthulakshmi represented through her power agent P.Annamalaiammal in favour of S.Valravan(Doc.No.1634/2020)	Original & SRO Copy

  
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22)	24.06.2021	Registered Gift Deed executed by P.Annamalai forself and as power agent of Esakkimuthu-1, K.Pandaram-2 V.Pandisevi-3, S.Vairavan-4, in favour of Govt. of Tamilnadu (Doc.No.1303/2021)	SRO Copy
23)	13.02.2019	Online 10(1) adangal stands in the joint names of Annamalaammal, Muthulakshmi Pandaram, Chithiral Vadivu and Manikandan , Esakkimuthu and Paramasivan (4 Nos)	Online Copy
24)	21.02.2019	Copy of Settlement zamapanthi Chitta of Ilanji Village issued by the VAO Ilanji Village for S.Nos.553/2A, 554/1A, 554/2A1 and 554/2A3 stands in the joint names of Annamalaammal, Muthulakshmi, Esakkimuthu, Pandaram and Paramasivan.	Xerox
25)	26.05.2018	No Objection certificate for making house plots over the S.Nos. 554/1A , 554/2A1, 554/2A3 and 553/2A issued by the Tahsildar Tenkasi.	Xerox
26)	30.06.2021	DTCP Approval for the security property and its larger extent.	Xerox
27)	21.02.2019	FMB Sketch of S.Nos.553 and 554 issued by the VAO Ilanji Village	Xerox
28)	20.07.2021	Encumbrance Certificate bearing No.51380688/ 2021 from 01.01.1987 to 18.07.2021.	Original

**B. Description of the Property:-**

Tenkasi District, Tenkasi Registration District, Tenkasi Joint I Sub Registrar Office Jurisdiction Ilanji Town Panchayat limit, Ilanji Village land in S.No.553/2 to an extent of 0.48.5 Hectares (1 acre 20 cents), S.No.554/1 to an extent of 0.81.5 Hectares (2 acres 01 cents) and S.No.554/2 to an extent of 1 acre 11 cents on the Western side out of the total extent of 2 acres 3 cents (0.82.0 Hectares) thus a total extent of 4 acres 32 cents of land with the following boundaries

On the East - Land in S.Nos. 537 and 554/2B (Ramasamy Pillai Government High School)

On the South - Land in S.No.534 and 555

On the West - Land in S.No.556 and 552

On the North - Land in S.Nos. 553/2, 542 and 538/2B

within these boundaries the land in extent of 1 acres 67 ¼ cents deduction of pathway land gifted to local Body (1 acre 3 ¼ cents) and sold out plots (64 cents) the remaining unsold lots having an extent of 2 acre 84 ¼ cents of land is hereby referred for title.

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APPENDIX-IICHECKLIST FOR THE GUIDANCE OF THE ADVOCATES FOR SUBMISSION OF  
LEGAL SCRUTINY REPORT

Sl. No.	Particulars	Remarks
1.	Nature of Title (Ownership/Leasehold/ Occupancy/Govt Grant/allotments etc)	Full Ownership Right
2.	If Leasehold, Whether a. Lease deed is duly stamped and registered b. Lessee is permitted to mortgage the Lease hold right c. Duration of the Lease/unexpired period of lease d. If, a sub-lease, check the lease deed in favour of Lessee as to whether Lease deed permits sub-letting and mortgage by Sub-lessee also.	Not applicable
3.	If Govt.grant/allotment/Lease cum Sale agreement, Whether: a. Grant/agreement etc.provides for alienable rights to the mortgagor with or without conditions b. The mortgagor is competent to create charge on such property	Not applicable
4.	If, Occupancy right, whether a. Such right is heritable and transferable b. Mortgage can be created	Not applicable
5.	a. Whether provisions of Urban Land Ceiling Act applicable/ permission obtained b. Whether NOC under Income Tax Act is required/obtained. c. Whether records with the Registrar of Assurances verified (if applicable)	Not applicable
6.	Whether there are claims from Minor/s and his/their interest in the property/ ies. Specify the share of minor/s with name	Does not arise
7.	In case of Agricultural land, the position regarding creation and enforceability with legal and local laws.	Does not arise
8.	In case of conversion of Agricultural land for commercial purposes, whether requisite procedure/permissions complied with/obtained	Not applicable
9.	a. In case of partition/settlement deeds, whether original deed is available for deposit. If not the modality/procedure to be followed to create a valid mortgage. b. Whether mutation has been effected and the mortgagor is in possession and enjoyment of his share. c. Whether the partition is valid in law?	Does not arise
10.	a. In case of partnership firm, whether the property belongs to the firm and registered b. Whether the person/s creating the mortgage has/have the authority to execute on behalf of the firm	Does not arise
11.	In case of Limited Companies, verify the Borrowing Power Resolution, authority to create mortgage/execution of documents, any prior charges with ROC, MOA/AOA, provision for common seal etc	Not applicable
12.	In case of Societies/Associations, verify requisite resolutions, bye laws, powers to borrower, encumbrances etc	Not applicable
13.	In case of Power of Attorney holder, verify the genuineness of Power of Attorney and the extent of powers. Whether the Power of Attorney is properly executed/stamped/ authenticated/ enforceable as per the Law of the place	Verified

  
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3)	16.07.2004	Registered Sale Deed executed by K.Shanmugavelayutham Pillai S.Kumarasamy, S.Balakrishnan and S.Jeganathan in favour of P.Annamalaiammal, S.Packiyalakshmi, S.Subbulakshmi P.Muthulakshmi and K.Esakkimuthu(Doc.No.797/2004)	Original & SRO Copy
4)	19.08.2004	Registered Sale deed executed by K.Shanmugavelayutham Pillai, S.Kumarasamy, S.Balakrishnan and S.Jeganathan in favour of P.Annamalaiammal, S.Packiyalakshmi S.Subbulakshmi and P.Muthulakshmi. (Doc.No.959/2004)	Original & SRO Copy
5)	30.05.2008	Registered sale deed executed by N.Gomathinayagam and K.Leela K.Namachivayam, K.Ramesh represented through their power agent P.G.Pitchaiya Pillai in favour of Ilanji Kalvi Sangam (Doc.No.748/2008)	SRO Copy
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10)	29.08.2011	Registered General Power deed executed by K.Esakkimuthu in favour of P.Annamalaiammal (Doc.No.237/BK4/2011)	Xerox

  
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11)	15.06.2016	Registered Settlement deed executed by S.Packiyalakshmi in favour of her husband Sudalaimuthu (Doc.No.906/2016)	Original & SRO Copy
12)	15.06.2016	Registered Sale deed executed by S.Packiyalakshmi and S.Subbulakshmi in favour of K.Pandaram and K.Paramasivan. (Doc.No.907/2016)	Original & SRO Copy
13)	16.06.2016	Registered Settlement deed executed by K.Esakkimuthu in favour of his brother K.Paramasivan. (Doc.No.925/2016)	Original & SRO Copy
14)	21.06.2016	Registered Sale deed executed by K.Paramasivan in favour of M.Chithiraivadi and E.Manikandan(Doc.No.955/2016)	Original & SRO Copy
15)	20.06.2016	Registered Sale Deed executed by S.Subbulakshmi in favour of K.Pandaram and P.Annamalaiammal (Doc.No.947/2016)	Original & SRO Copy
16)	23.08.2016	Registered General Power Deed executed by K.Pandaram, P.Annamalaiammal, K.Paramasivan, M.Chithiraivadi and E.Manikandan in favour of N.Mathanragavendra. (Doc.No.1400/2016)	Original
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20)	20.08.2020	Registered Sale deed executed by K.Paramasivan represented through his power agent K.Pandaram in favour of V.Pandiselvi (Doc.No.1363/2020)	Original & SRO Copy
21)	20.08.2020	Registered Sale deed executed by P.Muthulakshmi represented through her power agent P.Annamalaiammal in favour of S.Vairavan(Doc.No.1634/2020)	Original & SRO Copy
22)	24.06.2021	Registered Gift Deed executed by P.Annamalai forself and as power agent of Esakkimuthu-1, K.Pandaram-2, V.Pandiselvi-3, S.Vairavan-4, in favour of Govt. of Tamilnadu (Doc.No.1303/2021)	SRO Copy
23)	13.02.2019	Online 10(1) adangal stands in the joint names of Annamalaiammal, Muthulakshmi Pandaram, Chithiraivadi and Manikandan, Esakkimuthu and Paramasivan (4 Nos)	Online Copy
24)	21.02.2019	Copy of Settlement zamapanthi Chitta of Ilanji Village issued by the VAO Ilanji Village for S.Nos.553/2A, 554/1A, 554/2A1 and 554/2A3 stands in the joint names of Annamalaiammal, Muthulakshmi, Esakkimuthu, Pandaram and Paramasivan.	Xerox

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25)	26.05.2018	No Objection certificate for making house plots over the S.Nos. 554/1A, 554/2A1, 554/2A3 and 553/2A issued by the Tahsildar Tenkasi.	Xerox
26)	30.06.2021	DTCP Approval for the security property and its larger extent.	Xerox
27)	21.02.2019	FMB Sketch of S.Nos.553 and 554 issued by the VAO Ilanji Village	Xerox
28)	20.07.2021	Encumbrance Certificate bearing No.51380668/2021 from 01.01.1987 to 18.07.2021.	Original

**B. Description of the Property:-**

Tenkasi District, Tenkasi Registration District, Tenkasi Joint I Sub Registrar Office Jurisdiction Ilanji Town Panchayat limit, Ilanji Village land in S.No.553/2 to an extent of 0.48.5 Hectares (1 acre 20 cents), S.No.554/1 to an extent of 0.81.5 Hectares (2 acres 01 cents) and S.No.554/2 to an extent of 1 acre 11 cents on the Western side out of the total extent of 2 acres 3 cents (0.82.0 Hectares) thus a total extent of 4 acres 32 cents of land with the following boundaries

- On the East - Land in S.Nos. 537 and 554/2B (Ramasamy Pillai Government High School)
- On the South - Land in S.No.534 and 555
- On the West - Land in S.No.556 and 552
- On the North - Land in S.Nos. 553/2, 542 and 538/2B

within these boundaries the land in extent of 1 acres 67 ¼ cents deduction of pathway land gifted to local Body (1 acre 3 ¼ cents) and sold out plots (64 cents) the remaining unsold lots having an extent of 2 acre 64 ¼ cents of land is hereby referred for title.

**C) Tracing of party's title for the last 13/30 years. If connected title deeds reveal any circumstances or incidences, which necessitate further tracing of party's title, it shall also be done:-**

1) The above said schedule mentioned property is a house plots comprised in S.Nos. 553/2A, 554/1A, 554/2A1 and 554/2A3 situated at Ilanji Village morefully described above.

2) The security property and its larger extent originally and ancestrally formed part of the total extent of 4 acres 32 cents comprised in S.Nos. 553/2 (1 acre 20 cents), 554/1 (2 acres 01 cents) and 554/2 (1 acre 11 cents) belonged to S.V.Kumarasamy Pillai. After that the said S.V.Kumarasamy Pillai had executed a Registered Release Deed dated 08.08.1941 in doc.No.3348/1941 in respect of the security property and its larger extent along with other property in favour of his minor sons namely K.Shanmugavelayutham Pillai and K.Namachivayam Pillai represented through their mother Shanmugathammal (Doc.No.1).

3) After attained majority, K.Shanmugavelayutham Pillai and K.Namachivayam Pillai the Releasees have absolute rights over the property as

  
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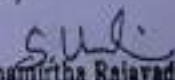


mentioned in the Release Deed and they have jointly possessed and enjoyed them freely. Later on the above said K.Shanmuga Velayutham Pillai and his brother K.Namachivayam Pillai had effected an oral partition between themselves in respect of the properties as mentioned in the release deed dated 08.08.1941. In that oral partition, the security property and its larger extent was allotted to the share of K.Shanmugavelayutham Pillai. After that, the said K.Shanmugavelayutham Pillai had enjoyed the security property and its larger extent along with his sons namely S.Kumarasamy, S.Balakrishnan and S.Jeganathan. Later on one of the sons of K.Shanmugavelayutham Pillai namely S.Balakrishnan had executed a registered release deed dated 19.01.1987 in document No.24/1987 relinquishing his undivided share in favour of his father K.Shanmugavelayutham Pillai after receiving a consideration (Doc.No.2).

4) After that, the said K.Shanmugavelayutham Pillai and his sons S.Kumarasamy, S.Balakrishnan and S.Jeganathan had sold away the property in S.Nos.554/1 and 554/2 to an extent of 3 acres 12 cents in favour of P.Annamalai Ammal, S.Packiyalakshmi, S.Subbulakshmi, P.Muthulakshmi and K.Esakkimuthu through the registered sale deed dated 16.07.2004 in document No.797/2004 for valuable consideration(Doc.No.3). Similarly the said K.Shanmugavelayutham Pillai and others had sold the property in S.No.553/2 to an extent of 1 acre 20 cents in favour of P.Annamalai Ammal, S.Packiyalakshmi, S.Subbulakshmi and P.Muthulakshmi through the registered sale deed dated 19.08.2004 in document No.959/2004 for valuable consideration(Doc.No.4).

5) The title holders have produced the registered sale deed dated 30.05.2008 in doc.No.797/2008 (Doc.No.5) executed by legal heirs of K.Namachivayam Pillai who is one of the sons of S.V.Kumarasamiya Pillai. The sale deed dated 30.05.2008 shows that the executors inherited the property as mentioned in the sale deed as the legal heirs of K.Namachivayam Pillai who got the same by oral partition between his brother K.Shanmugavelayutham Pillai. The recitals of the above said sale deed dated 30.05.2008 Document No.748/2008 had been confirmed the oral partition between the above said K.Shanmugavelayutham Pillai and K.Namachivayam Pillai.

6) After that one of the purchasers of the sale deed dated 16.07.2004 in doc.No.797/2004 namely P.Annamalai Ammal had been appointed as a power agent by the other purchasers namely S.Packiyalakshmi, S.Subbulakshmi and P.Muthulakshmi through a two separate registered General Power deed on the same date i.e. 11.07.2011 in doc. No.208/BK4/2011 and 209/BK4/2011 (Doc.No.6 and 8). Subsequently the said S.Packiyalakshmi and Subbulakshmi had cancelled the same vide two separate cancellation of registered General power deed on the same dated 05.01.2015 in doc.No.5/BK4/2015 and 6/BK4/2015 (Doc.No.7 and 9)

  
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7) Likewise, one of the purchasers of the sale deed dated 16.07.2004 in doc. No.797/2004 (Doc.No.5) namely K.Esakkimuthu had appointed P.Annamalai Ammal as his power agent through the registered General Power deed dated 29.08.2011 in doc. No. 237/2011 BK1V to encumber his undivided share of the security property and its larger extent (Doc.No.10).

8) So finally the above said power deed dated 11.07.2011 is inforce and valid with regard to Muthulakshmi. After that, the said S.Packiyalakshmi and S.Subbulakshmi had sold away their undivided 2/5 share of the property in S.No.554/1 and 554/2 to an extent of 3 acres 12 cents infavour of K.Pandaram and K.Paramasivan through the registered sale deed dated 15.06.2016 in doc. No.907/2016 for valuable consideration(Doc.No.12).

9) After that, one of the purchasers of the sale deed dated 19.08.2004 in doc.No.959/2004 (Doc.No.4) namely S.Packiyalakshmi had executed a Registered settlement deed in respect of her undivided 1/4<sup>th</sup> share of the property in S.No.553/2 to an extent of 1 acre 20 cents infavour of her husband K.Sudalaimuthu through the registered settlement deed dated 15.06.2016 in doc.No.906/2016 with love and affection(Doc.No.11). In turn, K.Sudalaimuthu the settlee had executed a registered settlement deed in respect of the same property in favour of his brother K.Paramasivan on 16.06.2016 in doc.No.925/2016 with love and affection(Doc.No.13). Later on, K.Paramasivan the settlee had sold away the property as mentioned in the settlement deed dated 16.06.2016(Doc.No.3) infavour of M.Chithirai vadivu and E.Manikandan through the registered sale deed dated 21.06.2016 in doc.No.955/2016 for valuable consideration(Doc.No.14).

10) After that, one of the purchasers of the sale deed dated 19.08.2004 in doc.No.959/2004 (Doc.No.4) namely S.Subbulakshmi had sold away her undivided 1/4<sup>th</sup> share of the property to an extent of 1 acre 20 cents in S.No.553/2 infavour of K.Pandaram and his wife P.Annamalai Ammal through the registered sale deed dated 20.06.2016 in doc.No.947/2016 for valuable consideration(Doc.No.15).

11) As seen above, the said K.Pandaram P.Annamalai Ammal, K.Paramasivan, P.Muthulakshmi and K.Esakkimuthu are the present title holders of the property in S.No.554/1 and 554/2 to an extent of 3 acres 12 cents and the said K.Pandaram, P.Annamalai Ammal, P.Muthulakshmi, M.Chithirai vadivu and E.Manikandan are the present title holders of the property in S.No.553/2 to an extent of 1 acre 20 cents. The said P.Annamalai Ammal as the Power agent of P.Muthulakshmi and K.Esakkimuthu.

12) After that the above said K.Pandaram P.Annamalai Ammal, K.Paramasivan, M.Chithirai vadivu and E.Manikandan have jointly appointed one N.Mathanragavendra as their power agent through the registered General Power deed dated 23.08.2016 in

  
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 Advocate  
 180A(5),Sevalpatti North Street  
 Rajapalayam,  
 Cull 952958\*179



doc.No.1400/2016 to deal with their properties i.e. the schedule mentioned property and its larger extent(Doc.No.16). By virtue of the above said power deed dated 23.08.2016, N.Mathanragavendra the power agent and P.Annamalai Ammal who is the power agent of P.Muthulakshmi and K.Esakkimuthu have got No Objection certificate for making a house plots over the land in S.No.553/2A, 554/1A, 554/2A1 and 554/2A3 from the Tahsildar Tenkasi by his order dated 26.05.2018. The order copy is produced for my consideration(Doc.No.25).

13) After that, the property in S.Nos.553/2, 554/1 and 554/2 to the total extent of 4 acres 32 cents had clubbed and converted into many house plots after formation of roads and other accessories named as "Annamalai Nagar" and then the said K.Pandaram, P.Annamalai Ammal for herself and as the power agent of P.Muthulakshmi and K.Esakkimuthu and K.Paramasivan, M.Chithirai Vadivu and E.Manikandan have jointly executed registered Gift deed in respect of the roads and other accessories in Annamalai Nagar to an extent of 1 acres 03 ¼ cents in favour of the Government of Tamilnadu through the executive officer Ilanji Town Panchayat on 18.08.2016 in doc.No.1355/2016 (Doc.No.19). Subsequently the said Ilanji Town Panchayat had accepted the Gift and takeover the Roads and other accessories inside the Annamalai Nagar in its favour and passed a resolution on 24.08.2016 by its Resolution No.252.

14) After that the power agent N.Mathanragavendra and P.Annamalaiammal have jointly sold away in 19 plots numbers to some other 14 persons which seen and found the Encumbrance Certificate. Later on the above said K.Pandaram, P.Annamalaiammal, K.Paramasivan, M.Chithiravadvu and E.Manikandan have cancelled the power deed in doc.No.1400/2016 dated 23.08.2016 in favour of N.Mathanragavendra through the registered cancellation deed dated 20.08.2018 in doc.No.1386/2018 (Doc.No.17)

15) Subsequently the said P.Annamalaiammal, K.Paramasivan, M.Chithiravadvu and E.Manikandan have jointly executed a Registered General Power deed in respect of their undivided share of the schedule mentioned property in favour of K.Pandaram on 23.08.2018 in doc.No.1415/2018 (Doc.No.18). Likewise, the said P.Annamalai Ammal was already appointed as power agent by P.Muthulakshmi and K.Esakkimuthu through Registered Power deed in doc.Nos.208/2011, 209/2011 dated 11.07.2011 and 237/2011 dated 29.08.2011 respectively. Now the above power deeds are in force and valid. By virtue of the power, the said K.Pandaram had sold away an undivided shares of K.Paramasivan in respect of schedule mentioned property in favour of V.Pandiselvi through the Registered sale deed dated 20.08.2020 in doc.No.1363/2020 for valuable consideration (Doc.No.20). Likewise, the power agent P.Annamalai had sold away an undivided share of Muthulakshmi in respect of the schedule mentioned

  
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Call: 9020651175

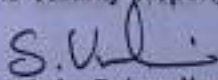


property in favour of S.Vairavan through the registered sale deed dated 20.08.2020 in doc.No.1364/2020 for valuable consideration(Doc.No.21).

16) Thereafter the said P.Annamalai forself and as power agent of K.Esakkimuthu-1, K.Pandaram-2, V.Pandiselvi-3 and Vairavan-4 had jointly executed a registered gift deed dated 24.06.2021 in doc.No.303/2021 with respect to the 642.06 sq.mt. in favour of TN Govt. for pathway (Doc.No.22). Patta for the security property and its larger extent in the name of the title holders are produced as Doc.No.23 (4 Nos). The title holders have produced the copy of settlement chitta of Ilanji Village for S.No.554/2A1 and 554/2A3 issued by the VAO Ilanji Village on 21.02.2019 stands in the joint names of P.Annamalaiammal, P.Muthulakshmi, K.Esakkimuthu, K.Pandaram and K.Paramalsvam for my consideration (Doc.No.24). FMB sketch for S.No.553 and 554 are produced as Doc.No.27. The same helps to identify the security property. Thereafter the applicant had applied for approval for plots before directorate of Town and country planning Tenkasi Zone and which was approved on 30.08.2021. The DTCP approval is produced as Doc.No.26. The title holders have jointly executed two Registered Mortgage of Memorandum of Deposit of Title Deeds in favour of the Canara Bank, Tenkasi on 11.03.2005 in doc.No.298/2005 for Rs.5,00,00,000/- and on 01.07.2010 in doc.No.1169/2010 for Rs.10,00,00,000/-. Later on the above said mortgage deeds are discharged through the discharge receipts dated 28.07.2010 in doc.No.1997/2010 and on 21.05.2015 in doc.No.955/2015 discharging the earlier mortgage Deeds. The above said mortgage deeds and Discharge receipts are seen and found in the encumbrances certificate. The above said documents are proved the present title holders is in possession and enjoyment over the security property. The title holder further states that there is no lispence or encumbrance over the security property. Hence the said 1) K.Pandaram S/o.Late.Kandasamy Mooppanar 2)P.Annamalai Ammal W/o.K.Vairavan @ Pandaram 3)K.Esakkimuthu S/o.Kandasamy Mooppanar 4)M.Chithiraivadivu W/o.Marimuthu 5) E.Manikandan S/o.Esakkimuthu 6)S.Vairavan S/o.Subbramanian 7)V.Pandi Selvi W/o.Late. Guruvaiah are lawfully entitled to the schedule property as absolute owner.

**D) Encumbrance Certificate for a period of 13/30 years for all the Items of properties subject to 'C' above:-**

The applicant has produced an Encumbrance Certificate bearing No.51380668/2021 dated 20.07.2021 from 01.01.1987 to 18.07.2021 issued by the Joint Sub Registrar -I Tenkasi regarding the security property. The said certificate discloses only the above document No.2 to 5, 7, 9, 11 to 22 which are discussed above. The other entries are not for the security property and do not affect the right of title holder. Hence there is no subsisting encumbrance over the security property upto 18.07.2021.

  
**S.Ramamirtha Rajavadiyu, B.A., B.L.**  
 Advocate  
 180A(5), Sevalpatti North Street  
 Rajapalayam,  
 Cell : 9629681179



**E) Evidence of Possession- Findings on documents and revenue records:-**

The security property is vacant site and so not yet assessed to tax. Hence the non production of tax receipt do not matter much.

**F) The documents to be deposited (Original/certified) for creation of valid and enforceable mortgage and the specific persons who are required to create mortgage/to deposit documents creating the mortgage:-**

The original documents mentioned in the above column 'A' has to be deposited for creation of valid and enforceable mortgage.

The said documents has to be deposited by the title holders 1) K.Pandaram S/o.Late.Kandasamy Mooppanar 2)P.Annamalai Ammal W/o.K.Vairavan @ Pandaram 3)K.Esakkimuthu S/o.Kandasamy Mooppanar 4)M.Chithiravadiwu W/o.Marimuthu 5)E.Manikandan S/o.Esakkimuthu 6)S.Valravan S/o.Subbramanian 7)V.Pandi Selvi W/o.Late. Guruvalah are required to create mortgage by depositing the above said documents.

**G) Certificate of title should clearly disclose:-**

1) whether the party has an absolute, clear and marketable title over the property/sites proposed to be mortgaged. -Yes-

2) Whether the party can execute valid simple/equitable mortgage in favour of the Bank.-Yes-

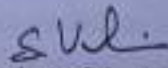
3) Whether any of the property intended to be given by way of mortgage is subject to any minor's or any other claims -No-

From the documents stated above, I am of opinion that 1) K.Pandaram S/o.Late.Kandasamy Mooppanar 2)P.Annamalai Ammal W/o.K.Vairavan @ Pandaram 3)K.Esakkimuthu S/o.Kandasamy Mooppanar 4)M.Chithiravadiwu W/o.Marimuthu 5)E.Manikandan S/o.Esakkimuthu 6)S.Valravan S/o.Subbramanian 7)V.Pandi Selvi W/o.Late. Guruvalah are having clear, valid absolute and marketable title over the security property. He can create valid equitable mortgage of the security property in favour of our bank by means of deposit of documents enumerated above.

The property is not affected by any ceiling laws, not subjected to any claim by minors.

There is Nil encumbrance for the period covered under document No.28 (ie) viz. Encumbrance Certificate.

Date: 29.07.2021  
Place: Rajapalayam

  
Signature of the Advocate

**S.Ramamirtha Rajavadiwu, P.A., B.L.**  
Advocate  
180A(5), Sevalpatti North Street  
Rajapalayam,  
Cell - 9629681179



**CERTIFICATE OF THE ADVOCATE WHO SCRUTINIZED THE DOCUMENTS**

I have gone through the original deeds intended to be deposited relating to the property and offered as security by way of Simple /Equitable mortgage and that the documents of title referred to above are perfect evidence of title and that if said Simple/Equitable mortgage is created or deposited in the manner required by law it will satisfy the requirement of creation of Simple/Equitable mortgage and I further certify that

1) I have made a search in the land/revenue records and do not find any adverse features, this would prevent the title holders from creating a valid mortgage.

2) I have visited the Registrar/Sub Registrar's Office on 26.07.2021 and verified the records/details of the property belonging 1) K.Pandaram S/o.Late.Kandasamy Mooppanar 2)P.Annamalai Ammal W/o.K.Valravan @ Pandaram 3)K.Esakkimuthu S/o.Kandasamy Mooppanar 4)M.Chithiravadiyu W/o.Marimuthu 5) E.Manikandan S/o.Esakkimuthu 6)S.Vairavan S/o.Subbramanian 7)V.Pandi Selvi W/o.Late. Guruvalah

3) There are no prior Mortgage/charge whatsoever, as could be seen from the Encumbrance Certificate for the period of 30 years from 01.01.1987 to 18.07.2021 pertaining to the immovable property (ies) covered by the above said title deed.

4) There are prior mortgages/charges to the extent of NIL which are liable to be cleared or satisfied by complying with the following.

5) There are claims from minor/s and has/their interest in the property/ies is to the extent of NIL (Specify the share of the minor/s with name)

6) The undivided share of the minor/s and his/their interest in the property/ies is to the extent of NIL (Specify the share of minor/s)

7) The property/ies is/are subject to the payment of Rs.NIL (Specify the liability that is fastened on the property/ies)

8) Provisions of Urban Land Ceiling Act are not applicable/permission obtained. NIL

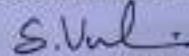
9) Holding/acquisition is in accordance with the provision of the Land Reforms Act. NIL

10) The Mortgage is created will be available to the Bank for the liability of the intending borrower 1) K.Pandaram S/o.Late.Kandasamy Mooppanar 2)P.Annamalai Ammal W/o.K.Valravan @ Pandaram 3)K.Esakkimuthu S/o.Kandasamy Mooppanar 4)M.Chithiravadiyu W/o.Marimuthu 5) E.Manikandan S/o.Esakkimuthu 6)S.Vairavan S/o.Subbramanian 7)V.Pandi Selvi W/o.Late. Guruvalah

I certify that 1) K.Pandaram S/o.Late.Kandasamy Mooppanar 2)P.Annamalai Ammal W/o.K.Valravan @ Pandaram 3)K.Esakkimuthu S/o.Kandasamy Mooppanar 4)M.Chithiravadiyu W/o.Marimuthu 5) E.Manikandan S/o.Esakkimuthu 6)S.Vairavan S/o.Subbramanian 7)V.Pandi Selvi W/o.Late. Guruvalah has a valid and marketable title in the property/ies shown above.

Date:-29.07.2021

Place:-Rajapalayam



Signature of the Advocate.

S.Ramamirtha Rajavadiyu, B.A., B.L.

Advocate  
180A(5) Sevalpatti North Street  
Rajapalayam,  
Dist. 9529581179

**INSPECTION/VERIFICATION OF RECORDS OF LANDED PROPERTY AT  
REGISTRAR/SUB-REGISTRAR'S OFFICE, Joint Sub Registrar -I Tenkasi (PLACE)  
CERTIFICATE**

To  
The Chief Manager,  
Canara Bank,  
Senkottai,  
Tenkasi District.

Dear Sir,

Sub:- Verification of records of landed property at Registrar/Sub Registrar's Office  
Joint Sub Registrar -I Tenkasi

This is to confirm that I have visited the Registrar/Sub Registrar's Office at Joint Sub Registrar -I Tenkasi and verified the details of the property standing in the name of  
1)K.Pandaram S/o.Late.Kandasamy Mooppanar 2)P.Annamalai Ammal W/o.K.Vairavan @  
Pandaram 3)K.Esakkimuthu S/o.Kandasamy Mooppanar 4)M.Chithiraivadiwu  
W/o.Marimuthu 5) E.Manikandan S/o.Esakkimuthu 6)S.Vairavan S/o.Subbramanian  
7)V.Pandi Selvi W/o.Late. Guruvalah

**Name & Address**

- 1) K.Pandaram,  
S/o.Late.Kandasamy Mooppanar,  
81-E.Nadar Street,  
Kottakulam,  
Vallam Village,  
Senkottai Taluk,  
Tenkasi District.
- 2)P.Annamalai Ammal  
W/o.K.Vairavan @ Pandaram  
81-E.Nadar Street,  
Kottakulam,  
Vallam Village,  
Senkottai Taluk,  
Tenkasi District.
- 3)K.Esakkimuthu  
S/o.Kandasamy Mooppanar  
259, Kalliamman Kovil Street,  
Kottakulam,  
Vallam Village,  
Senkottai Taluk,  
Tenkasi District.
- 4)M.Chithiraivadiwu  
W/o.Marimuthu  
99, Savalvilai Street,  
Kadayanallur Town,  
Tenkasi District.
- 5)E.Manikandan,  
S/o. Esakkimuthu,  
1/249, Kalliamman Kovil Street,  
Kottakulam,  
Vallam Village,  
Senkottai Taluk,  
Tenkasi District.
- 6)S.Vairavan,  
S/o.Subbramanian,  
93/4, Savalvilai Street,  
Kadayanallur Town,  
Tenkasi District.

*S.Vil.*  
**S.Ramamirtha Rajavadiwu, P.A., B.L.**  
Advocate  
180A(5), Sevalpatti North Street  
Rajapalayam,  
Cell : 9629681179



7)V.Pandi Selvi,  
W/o.Late. Guruvaiah,  
G-3, Kumaran Appartment,  
Plot No.40, 41, T.K.Pani Street,  
Periyar Nagar,  
Nesapakkam,  
K.K.Nagar,  
West Chennai - 78.

The Property details are as under:

Tenkasi District, Tenkasi Registration District, Tenkasi Joint I Sub Registrar Office Jurisdiction, Ilanji Town Panchayat limit, Ilanji Village land in S.No.553/2 to an extent of 0.48.5 Hectares (1 acre 20 cents), S.No.554/1 to an extent of 0.81.5 Hectares (2 acres 01 cents) and S.No.554/2 to an extent of 1 acre 11 cents on the Western side out of the total extent of 2 acres 3 cents (0.82.0 Hectares) thus a total extent of 4 acres 32 cents of land with the following boundaries

- On the East - Land in S.Nos. 537 and 554/2B (Ramasamy Pillai Government High School)
- On the South - Land in S.No.534 and 555
- On the West - Land in S.No.558 and 552
- On the North - Land in S.Nos. 553/2, 542 and 538/2B

within these boundaries the land in extent of 1 acres 67 ¼ cents deduction of pathway land gifted to local Body (1 acre 3 ¼ cents) and sold out plots (64 cents) the remaining unsold lots having an extent of 2 acre 64 ¼ cents of land is hereby referred for title.

Further, I certify as under:

1) that there are no prior charge over the said property and 1) K.Pandaram S/o.Late.Kandasamy Mooppanar 2)P.Annamalai Ammal W/o.K.Valravan @ Pandaram 3)K.Esakkimuthu S/o.Kandasamy Mooppanar 4)M.Chithiravadiwu W/o.Marimuthu 5) E.Manikandan S/o.Esakkimuthu 6)S.Valravan S/o.Subbramanian 7)V.Pandi Selvi W/o.Late. Guruvalah is the absolute owner of the said property as per the records available and verified by me in the Registrar/Sub Registrar's Office

OR

2) that as per the records available at Registrar/Sub Registrar's Office, the property is mortgaged/charged to

Date of Document	Description of the Document	In whose favour	Amount mentioned in the Document
-Does not arise-			

Date: 29.07.2021  
Place: Rajapalayam.

*S. V. V.*

Signature of Advocate.

**S.Ramamirtha Rajavadiwu, P.A., B.L.**  
Advocate  
180A(5), Sevalpatti North Street,  
Rajapalayam,  
Cell: 9629681179