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DIGITALLY VERIFIED RECORD

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

Dt.28-05-2025

Ref No.1417/2025

1. NAME OF THE OWNERS :

1) **Mr.M.Ramesh,** Son of Manikkam,
2) **Mr.K.Hassim,** Son of Abdul Kaleel,
3) **Mr.A.Logeshwaran,** Son of Arumugam

2. DESCRIPTION OF THE PROPERTY:

In Thiruvanamalai District, Thiruvanamalai Registration District, Vembakkam Taluk, Kaveripakkam Sub Registrar Office, Brahmadesam Village, The Following lands :-

Serial Number	Survey Number	Extent in Hectare	Patta Number
1	S.N. 324 /2A	Land of Hr 0-16.25	Patta Number 2088
1	S.N. 324/2B1	Land of Hr 0-10.25	Patta Number 2092
	S.N.324/3A	Land of Hr 0- 12.50	Patta Number 2088
2	S.N.324/3B	Land of Hr 0- 4.50	Patta Number 2088
3	S.N.324/3C	Land of Hr 0- 5.50	Patta Number 2088
4	S.N.324/3D	Land of Hr 0- 4.00	Patta Number 2088

Totaling land of Hr 0.53.25

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3. LIST OF DOCUMENTS PRODUCED BEFORE ME :

S. No	Date	Nature of Document along with necessary Serial Nos.	Original / Photostat Copy
1	03-06-1988	Partition Deed between Krishnan, Perumal & Others (Doc.No.365/1988)	Xerox copy
2	31-12-2008	Sale Deed executed by Perumal infavour of Kanniyammal (Doc.No.10033/2008)	Xerox copy
3	19-01-2023	Power of Attorney executed by Kanniyammal infavour of RadhaKrishnan (Doc.No.195/2023)	Xerox copy
4	13-08-2024	Death Certificate of Krishnan issued by Government of TamilNadu	Xerox copy
5	02-01-2025	Legal heirship Certificate of Krishnan Issued by Thasildhar, Vembakkam	Xerox copy
6	19-05-2017	Death Certificate of Palani, Son of late. Krishnan issued by Government of TamilNadu	Xerox copy
7	05-04-2014	Death Certificate of Dhanalakshmi, Daughter of late. Krishnan issued by Government of TamilNadu	Xerox copy

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8	29-03-2025	Sale deed executed by Achiammal & others infavour of **Mr.M.Ramesh, Mr.K.Hassim, Mr.A.Logeshwaran the Owners/sellers herein** (Doc No.1499/ 2025)	Xerox copy
9	08-11-2024	Chitta Extract issued by The Revenue Department infavour of **Mr.M.Ramesh, Mr.K.Hassim, Mr.A.Logeshwaran the Owners/ sellers herein** Vide Patta No. 2088	Xerox copy
10	08-11-2024	Chitta Extract issued by The Revenue Department infavour of **Mr.M.Ramesh, Mr.K.Hassim, Mr.A.Logeshwaran the Owners/ sellers herein** Vide Patta No. 2092	Xerox copy
11	28-05-2025	Encumbrance Certificate period from 01-01-1975 to 27-05-2025	Online Copy

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4. TRACING OF TITLE:

In a Partition between Samba Naickyar, Kannammal, Krishnan, Subramanian, Durai and Perumal the land of Ac 0.66 in S.N. 324/2, Ac 0.32 ½ In S.N. 324/3, along with Other lands in Brahmadesam Village was allotted to Krishnan in Schedule "B" and the land of Ac 1.11 in S.N. 324/2, Ac 0.32 ½ In S.N.324/3, along with Other lands in Brahmadesam Village was allotted to Perumal in Schedule "E" of the registered Partition Deed dt.03-06-1988 Vide Doc.No.365/1988.

The Said Perumal Sold the land of Ac 0.32 ½ In S.N. 324/3Sub-Divided as S.N.324/3B, 3C & 3D in Brahmadesam Village to Kanniammal for Rs.16,000/-Under the registered sale Deed dt.31-12-2008 Vide Doc.No.10033/2008.

Further Kaniamml executed a registered Power of Attorney on 19-1-2023 Vide Doc.No.195/2023 appointing and authorizing Radhakrishnan to sell the above land Sub Divided as S.N. 324/3B an extent of Hr 0.04.5, S.N. 324/3C an extent of Hr 0.05.5 and S.N. 324/3D an extent of Hr 0.04.0 in Brahmadesam Village to Others on her behalf.

As Seen from The Death Certificate and legal heirship Certificate issued by Thasildhar, Vembakkam aforesaid Krishnan Died on 12-7-2024 and leaving behind his wife Achiammal, Three Sons namely Thiyagarajan, Moorthy , Palani and One Daughter Dhanalakshmi as heirs and they inherited the above Property. In this legal heir Ship Certificate mentioned that the said Palani Died as Bachelor and Dhanalakshmi also Died as Spinster. The Owner also herewith Produced The Death certificates of Palani & Dhanalakshmi.

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Further Achiammal, Thiayagarajan, Moorthy and Radhakrishnan have Jointly Sold the following lands along with Other lands in Brahmadesam Village.

Serial Number	Survey Number	Extent in Hectare
1	S.N. 324 /2A	Land of Hr 0-16.25
1	S.N. 324/2B1	Land of Hr 0-10.25
	S.N.324/3A	Land of Hr 0- 12.50
2	S.N.324/3B	Land of Hr 0- 4.50
3	S.N.324/3C	Land of Hr 0- 5.50
4	S.N.324/3D	Land of Hr 0- 4.00

to **Mr.M.Ramesh, Mr.K.Hassim and Mr.A.Logeshwaran the Owners/ sellers herein** for Proper, Valid and binding Consideration of Rs 6,57,000/- Under the registered sale Deed dt.29-3-2025 Vide Doc.No1499/2025.

Recognizing their Possession and enjoyment of the above Property The Revenue Department also issued The Chitta Extract infavour of **Mr.M.Ramesh, Mr.K.Hassim and Mr.A.Logeshwaran** Vide Patta No : 2088 & 2092.

Thus the Owners/Sellers herein Mr.M.Ramesh, Mr.K.Hassim and Mr.A.Logeshwaran have claims title to the above property.

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5. ENCUMBRANCES:

The perusal of Encumbrance certificate period from 01-01-1975 to 27-05-2025 does not disclose any subsisting encumbrance over the above property.

CONCLUSION:

After perusal of the above records I am of the opinion that the Owners here in Mr.M.Ramesh, Mr.K.Hassim and Mr.A.Logeshwaran have got clear absolute valid and marketable title free from encumbrances up to 27-05-2025 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.

Signature of the Advocate

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

इंडियन बैंक
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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

THE LANDLENS SUITE

Eight ways to know a piece of land before you pay for it.

This report covers one part of the picture. These cover the rest, drawn from the same government records, for any property in Tamil Nadu.

LandLens One
Ask anything about a property and get an answer grounded in live government records, with the sources shown.
/landlens/one

Verify My Land
Every record check run on one property and returned as a single report.
/landlens/verify-my-land

Legal Opinion
An advocate's written opinion on the title, built on the records we pull for it.
/landlens

One Map
Every layer on one map: the parcel, its boundary, zoning, water bodies and what sits around it.
/landlens/one/map

PriceMap
What land actually changed hands for around this plot, taken from the registered deeds.
/landlens/pricemap

Build Scope
What you are allowed to build here: floor space, height, coverage and setbacks.
/landlens/build-scope

Property Tracker
Watch a property and hear about it when something new is registered against it.
/landlens/property-tracker

Deal Room
Run the transaction in one place: documents, stamping, signatures and the parties.
/landlens/deal-room

FREE TOOLS · NO ACCOUNT NEEDED

Twenty-four checks you can run yourself, at no cost.

Records and verification

The registers themselves, read for you.

- Encumbrance Certificate
- Patta and Chitta
- Field Measurement Sketch
- EC Analyzer
- Bank charge check
- Court case search
- Seller background check
- Approval check by survey

Value and duty

What it is worth and what it costs to register.

- Guideline value by street
- Guideline value by survey
- Stamp duty and registration fees
- Capital gains
- Floor space index
- Area unit converter

Zoning and land use

What the plan says can happen on this land.

- Land use zone finder
- CMDA land use check
- Coastal regulation zone
- Master plan check
- Water bodies finder
- Airport height clearance

Registers and directories

Who holds it, and which office keeps the record.

- Find your registering office
- Temple property check
- Waqf property check
- RERA register

Every free tool
/tools

Services we run for you
/services

The LandLens suite
/landlens/one

Verified RealEstate™

Every claim in this document traces back to a government record.

- Legal opinions, due diligence and title verification
- Building plan, layout and sub-division approvals
- Completion and occupancy certificates, regularisation
- Escrow, negotiation and NRI property management
- Land survey, soil testing, architecture and construction

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Prepared from the registers named on the page each finding sits on. Where a register could not be read, this document says so in its place rather than leaving the gap to be read as a clean result.