TITLE SEARCH & LEGAL SCRUTINY REPORT

(To be issued on the Letter head of the Advocate)

To,
Indian Bank,
Guruvayur Branch.

Sub:- Title Search & Legal Scrutiny Report with respect of (Detail of Property) 4.49 Ares of properties in Re Sy .No:221/7 of Chemmanthitta village owned by Mr. Ismail S/o Khadar & Mrs. Sherin W/o Ismail, Marathparambil House, Edakkazhiyur, Chavakkad, 680515, now residing at Chemmamthitta, Choondal, 680502.
Dear Sir,

As per your instructions, I, P.S. Ajithkumar Advocate, Krishnatulasi, Civil Lane Link Road, Ayyanthole, Thrissur-3 have conducted the Legal Scrutiny of the aforesaid property and investigated the Title of Mr. Ismail S/o Khadar & Mrs. Sherin W/o Ismail, Marathparambil House, Edakkazhiyur, Chavakkad, 680515 now residing at Chemmamthitta, Choondal, 680502. over his immovable property as mentioned in the Schedule I & II and conducted a detailed investigation of Title since inception and also conducted the Search of available records(Search Fee receipt No.....) of the Index II till Sub Registrar's Office Kunnamkulam Record for Last 30.years from. with Revenue Departments to till date and submit my/our report asunder.

SCHEDULE-I(Land Owners Details)

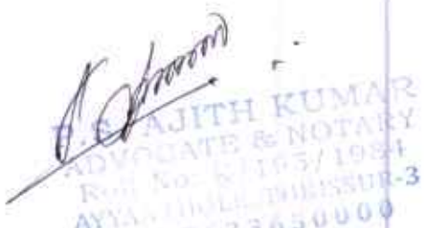
S. No.	Particulars	Views/Comments/Opinion of the Advocate
1	Name & Address of the Landowner(Present Owner of the Immovable Property):	Mr. Ismail S/o Khadar & Mrs. Sherin W/o Ismail, Marathparambil House, Edakkazhiyur, Chavakkad, 680515 now residing at Chemmamthitta, Choondal, 680502.
2	Details & Address of the Mortgagor	Anudev Ramabhadran Kaalaparambil House Vellani p.o Pin-680701
3	Details of Sub Registrar's Office ,where the property is registered with along with details of registration & Area of land registered under Title Document.	Sale deed NO: 2174/2013 of SRO Kunnamkulam. The property having 4.49 Ares of property in Re Sy. NO: 221/7of Chemmanthitta Village

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SCHEDULE-II
(Details of Immovable Property & Possession Status thereof)

S. No.	Particulars	Views/Comments/Opinion of the Advocate
1	Plot No./ Land Revenue Survey Nos. Kh.No with its area covered under Title Deed.	Sale deed NO: 2174/2013 of SRO Kunnamkulam. The property having 4.49 Ares of property in Re Sy. NO: 221/7of Chemmanthitta Village
2	Detailed address of aforesaid Land/ Plot (Village, PatwariHalka No., Kasra No, Block, MunicipalWard No. Tehsil, District, State, Pincode)	Chemmanthtta Village, Taluk-Kunnamkulam Chowannur Gramapanchayath, Thrissur District. Kerala State.
3	Area of land/Building proposed to be mortgaged.	The property having 4.49 Ares of properties in Re Sy .No:221/7 of Chemmanthitta village
4	Boundaries.	EAST: Property of Kavitha
		NORTH :Property of Mathew and Ignikk
		WEST: Property of Thekkekara Johny
		SOUTH: Road
5	Nature/Type of Land/Plot.	Purayidam
6	Nature of Ownership of the Land Owner: Free Hold.	Free Hold (Absolute Ownership)
	Leasehold.	N.A
	Sub Lessee.	N.A
	License.	N.A
	Undivided share/Interest(with % of share interest)	N.A
	Trust Property.	N.A
	Title only by possession.	N.A
	Any other Type (Please mention the nature thereof)	
7	Who is in possession of the Property?(If possessed by the Mortgagor, state whether the Mortgagor is in unhindered Possession of the Property and if so, the Period for which he Is in)	Mr. Ismail S/o Khadar & Mrs. Sherin W/o Ismail, Marathparambil House, Edakkazhiyur, Chavakkad, 680515 now residing at Chemmamthitta, Choondal, 680502.
8	If possessed by the Tenant, please specify period of Tenancy& Document to be taken from the Tenant with a view take back posse ssion from Tenant in case of default By the Borrower.	Not Applicable.





the chain of Title for the last 13 years complete? If so, please mention the name of the Vendor who was in possession of the land 13 years back and also the names of the subsequent person in narrative form. If original documents corresponding to 13 years is/are not available, then certified copies of documents of Title are to be obtained so as to cover a minimum period of 30 years, (If space is found insufficient, please furnish information in an Additional Sheet)

Property offered as security was originally belong to Thekkekara kochappu, kuriyappan, kochumathew and Thresya. They got the property as per the sale deed NO: 103/1977 of SRO Kunnamkulam. They themselves have executed a partition deed NO: 198/1985 of SRO Kunnamkulam pertaining to rights over their properties. As per the said partition deed NO: 198/1985 SRO Kunnamkulam, A schedule properties having 6.92 Ares properties in SY NO:95/3 and 9.10 Ares properties in Sy NO:785b of Chemmanthitta village is set apart to Kochappu and Thresya. B schedule properties having 2.34 Ares of properties in Sy NO: 951/3 of Chemmanthitta Village is set apart to Kuriyappan, and C schedule properties having 3.50 Ares of properties in Sy No 956/3 and 3.033 Ares properties in Sy NO: 785/p of Chemmanthitta Village is set apart to Kochumathu and which is cited as item No:1 in schedule III.

The said Kochapu had executed A registered will No: 19/1965 of SRO Kunnamkulam in favor of his sister Thresya and subsequently the said Kochumathu and his sister Thresya have jointly executed a settlement deed NO: 2748/1995 of SRO Kunaamkulam in favour of children Jose and Lucy by names Lijoy and Lijitha, pertaining to 6.92 Ares of properties in Re SY NO: 251/3 of Chemmanthitta Village and which is cited as item No:3 in schedule III.

Out of the said properties Lijoy, Lijitha and Thresya have jointly executed a sale deed NO: 1824/2012 of SRO Kunnamkulam in favour of Naraanathu Abdulkhadar, pertaining to 4,49 Ares of properties in Re SY no: 221/7 of Chemmanthitta Village and which is cited as item No:4 in schedule III

Finally the said Abdulkhadar had executed a Sale deed NO: 2174/2013 of SRO Kunnamkulam infavour of the proposed sellers, Marathparambil Ismail and his wife Sherin. Hence they became the absolute co-owners and in possession of the property having 4.49 Ares of property in Re Sy. NO: 221/7of Chemmanthitta Village and which is cited as item No:5 in schedule III

He said Marathparambil Ismail and his wife Sherin as first party entered into Reg. Sale agreement No:715/2022of SRO, Kunnamkulam with the proposed purchaser, Anudev Ramadevan namely P.A. Holder RaniRamdevan as 2nd Party.

Presently the said property has already been mortgaged in the Kerala State Co-operative Bank, Kunnamkulam Branch, Loan Number 80009200710, and legal clearance can be granted subject to the release of entire liabilities from the Kerala State Co-operative Bank, Kunnamkulam Branch.

Details of Searches a nd Investigation and findings:-

After scrutiny of the documents as mentioned in the Schedule III and searches of various records, viz., Revenue records and records available in the concern Sub Registrar's Office, findings are given below

S.No.	Particulars	Views/Comments/Opinion of the advocate
1.	How the present Land Owner acquired Title over the Property? Whether by purchase/ Gift/ Partition/ Release/Will/Inheritance/Allotment etc.	By Purchase As per Sale deed NO: 2174/2013 of SRO Kunnamkulam.
1.1	If the property has been transferred by way of Gift/ Settlement Deed, whether:- The Gift/Settlement Deed is duly stamped and registered;	N.A
1.2	The Gift-Settlement Deed has been attested by	N.A

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Description of Documents Scrutinized & Verified.

I /We have examined & verified the Documents as mentioned in the Schedule III attached herewith.

SCHEDULE -(III)

Sl No	Date of Document	Name of Document	Registration Reference No & Document with date	Whether Original / Certified copy/ Photo Copy.
1	01.02.1985	Partition Deed	198/1985 of SRO Kunnamkulam	Photo Copy
2	01.01.1985	Registered Will	19/1985 of SRO Kunnamkulam	Photo Copy
3	27.10.1995	Settlement Deed	2748/1995 of SRO Kunnamkulam	Photo Copy
4	07.07.2012	Sale Deed	1824/2012 of SRO Kunnamkulam	Certified copy& Original verified
5	20.09.2013	Sale Deed	2174/2013 of SRO Kunnamkulam	Certified copy& Original verified
6.	18.01.2022	Basic Tax Receipt	KL08070500067/2022 of Chemmanthitta Village	Online Copy
7	03.02.2022	Location Certificate	63129598/2022 of Chemmanthitta Village	Online Copy
8.	31.01.2022	Possession	63065060/2022 of Chemmanthitta Village	Online Copy
9.	28.01.2022	Location map	12/2022 of Chemmanthitta Village	Online Copy
10.	28.04.2012	Death Certificate	30/1998 of of Kochappu issued by the Registrar of Death Chowannur Grammapanchayath	Photo Copy
11.	19.01.2022	Encumbrance Certificate	516/2022 of SRO Kunnamkulam for the period from 01.01.1989 to 18.01.2022	Online Copy
12.	27.01.2022	Certificate	Kerala State Co-operative Bank, Evening Branch	Copy
13.	25.04.2022	Power of Attorney	Co9362/MUS/22 executed by Anudev Ramadevan nfavour of his mother Rani Ramadevan	Original
14.	16.04.2022	Reg. Sale Agreement	715/2022 of SRO Kunnamkulam executed between Ismai and Sherin as first party and P.A. Holder of Anudev Ramadevan namely RaniRamdevan as 2nd Party.	Original

Brief History of the Property and how the Owner/mortgagor has derived Title (If Possible, please provide a flow chart also):

(Brief history of the properties and how the Present owner has derived the title)

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	Two witnesses;	
1.3	The Gift/Settlement Deed transfers the property To Donee;	N.A
1.4	Whether the Donee has accepted the gift by signing the Gift/ Settlement Deed or by a separated writing or by implication or by actions;	N.A.
1.5	Whether there Is any restriction on the Donor in executing the gift/settlement deed in question	N.A.
1.6	Whether any life interest is reserved for the Donor or any other person and whether there isa need for any other person to join the creation of mortgage	N.A.
1.7	Any other aspect affecting the validity of the title passed through the gift/settlement deed.	N.A.
1.8	What is nature of Title of the Present Owner i.e. Tenancy Right, full ownership, occupancy right, possessory right ,minor's right or any other type of right clarify	Absolute Ownership.
2.	If property is Lease Hold, then Tenure/ un-expired period of Lease	N.A.
2.1	Name of the Lessor & Lessee	N.A
2.2	Whether Lease deed is registered lease deed ,as required under State law/law?	N.A
2.3	Whether Terms and Conditions given in Lease deed complied with & Lease is valid and Subsisting?	N.A
2.4	Whether permission is/has been obtained by the Lessee for mortgage?(Please mention the details of permission) Whether the same is required as per Lease? Effects of Not obtaining?	N.A
2.5	Any other detrimental Clause in the Lease Deed?	N.A
2.6	Whether Bank can Enforce the Mortgage against	N.A
3.	If Owner is Company, Partnership firm, Trust, Temple, Wakf or other Legal Person, how title is affected by its Memorandum and Articles of Association, Partnership Deed or Rules of byelaws and what are the precautions to be taken under Rules or bye laws	N.A
3.1	Whether any resolution for creation of mortgage is necessary? If so, whether it was taken, give details.	N.A
3.2	Details of ROC Search with respect to Charge on Company's land.	N.A
4.	Incase Ownership devolve through Partition Deed, i.Whether the same is registered under the Law for time being in force and Original thereof is available for deposit.?	N.A

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	ii. In case Original is not available and the Partition deed is made in more than one copy at the time of Registration duly signed by all executants, whether	N.A
	a) to get an affidavit/ declaration from the holder of the original partition deed confirming the availability with him and the original not deposited with any body as security over the share of the prospective mortgagor.	N.A
	b) The share holder or predecessor In title have been permitted to treat their copy of the partition deed as original for their share.	N.A
5.	If property to be mortgaged is a Flat/ Apartment in residential or commercial complex. how far, independent title is ensured and how the enjoyment of common areas and facilities are ensured to the Flat Owner(Mortgagor)?	N.A
	• What are the documents available for creating mortgage?	N.A
	• What are the documents/ records to be taken from Builders/ Owners/ their bankers?	N.A
6.	In case of inherited property, whether the family genealogy ascertained and flow of Title considered in the light of such genealogy bearing in mind the provisions of succession laws as applicable to the Parties. The genealogy must be sworn to by means of an affidavit by the Party /Parties.	N.A
7.	Whether Property belongs to HUF? If yes, whether major co-parceners have no objections/ join in execution, minor's share if any, Rights of female members etc.,& effect there of on the mortgage.	N.A
8.	In case of devolution of property by a Will, whether The Will has been probated or Letters of Administration is obtained?	N.A..
9.	In case of Purchase through Sale deed: - Whether the Seller is/ was competent to sell?	Yes. Mr.Ismail& Mrs. Sherin are competent to execute Sale deed infavour of the proposed purchaser Anudev Ramadevan subject to the release of liability from the state Co-operative Bank Kunnamkulam.

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9.1	How the Seller acquired the Property?	Mr. Mr.Ismail& Mrs. Sherin have got the property offered as security as per sale deeds No 2174/2012 of SRO,Kunnamkulam.
9.2	Whether all the previous deeds & link documents till in the name of Present landowner is available? If not available then what is the effect and what is required to be done to make the title perfect? Please specify.	No. Immediate prior documentNo:2748/1995 is 1824/2012 are in the custody of Ismail and Sherin.
9.3	Whether Seller has transferred clear, legal, Marketable & free from all encumbrances "title in favour of Present Land Owner?	Yes
10.	In case of Transferor is P O A Holder.	
	• Whether the validity & genuineness of the POA and extent of Powers verified.	N.A.
	• Whether the POA is properly executed /stamped/ authenticated/ Enforceable as per the Law of the Place.	yes.
	• Whether, it authorizes the Agent to deposit the Title deeds for creation of mortgage over the properties of the Principal for the loan to be given to the prospective borrower.	N.A.
	• Whether Power of Attorney empowers the PA holder to borrow on behalf of the Principal.	N.A.
11.	If the property is acquired from Govt/ Local Authorities, whether the conveyance deeds are verified with Government records as to its genuineness and whether executed by Competent Authority?	N.A.
12.	Whether minor's interest is involved in the property? If yes Precautions/ Permission to be taken to make mortgage perfect/ Date of Court permission for mortgage, if permission is already taken (Please provide certified copy of the order also}	No. There was no minors interest on the title is involved on the immovable property offered as security.
13.	Whether search is made in the registers and the records maintained in the office of Collector and /or revenue authorities/ Municipal corporation/ Town and Planning Department and the Civil Court (Which ever is applicable) to ensure	Yes, Search conducted by me in the SRO, Kunnamkulam only.
	a) Necessary consent of Civic Body or authority to transfer the property was obtained.	Yes
	b) No litigation in respect of the property to be mortgaged is pending before any Forum.	No litigation is pending
	c) Identity of the property has been established and there are no circumstances which would create doubts or suspicions, e.g. any material document is alleged to be lost or any document bears any marks or endorsement indicative of having been earlier tendered in evidence in a Court or produced as Surety.	Identity established.

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	d) Whether any Revenue Authority attachment /Statutory dues attachment/ Court attachment is reflected.	No.
	e) Whether Certified copy of the Title deeds and Parent document tracking back to at least last 13 years from the Title document are obtained from the Sub Registrar's Office by the Panel Advocate and compared with the Original one submitted by the borrower for the LSR for its correctness?	Verified the documents.
	f) Whether "No objection certificate "and other documents issued by builders or other organizations Department/ Institutions are care fully examined for their genuineness?	N.A.
14.	Period up to which you have verified all the current & previous deeds, chain documents, revenue records, Khasra, Nakal /Khatoni & Rin-Pushika (at least for the 13 years in case of all original title chain is available or 30 years in case of any previous owners? Whether same is found correct and title from person to person have been legally transferred till present owners?	Yes. The property offered as security is legally transferred to the present owners, Mr.Ismail and Mrs.herin.
15.	Whether you have verified the contents of the Title -deeds? Whether any defect is found in the same?	Yes, I have verified the contents of the documents and no defects in the documents.
15.1	Whether the chain of title deeds is original, Complete and genuine?	Yes.
15.2	Whether title deed contains any restrictive clause in Respect of the free transfer. In case of property purchased by mortgagor is portion of larger extent of property, whether availability of original parent documents confirmed.	No Yes.
15.3	Whether property is demarcated and site plan is available, can it be identified from the Schedule of The Title Documents? Pl. specify.	Yes. Property can be identified through the Location Certificate and the Sketch and which is Verified by me.
16.	Whether any acquisition proceedings is in progress In the area or proposed to initiate. Whether the Same will affect the mortgage or transfer of title of Units in favour of prospective buyers.	No.
17.	Whether property is mutated in the name of present land owners/Transferor& if yes, where? (pl. Specify below)	Yes
17.1	with revenue authority/Municipal Corporation /DA/ MPHB /Nazul (Mention the name of the Document by which it is ascertain)	Yes, ChemmamthittaVillage. Thandaper No:5212.
17.2	if non mutated. effect of non mutation.	Mutated.

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18.	Have the provisions of the Indian Registration Act And the Indian Stamps Act been complied with in the transactions?	Yes
19.	Whether Ownership in the name of present landowner is legal, clear, marketable and free from all encumbrances?	Yes
20.	Whether up to date Diversion Rent/Tax, property Tax, lease rent and other government Taxes are paid? If paid, whether up to date tax receipts have Been verified?	Yes
21.	If the property is a super structure like buildings house, flat factory shed etc. a) Whether it is located /proposed to be located in an approved Layout?	N.A.
	b) Whether the building is constructed/ Proposed to be constructed as per the Plan approved by the Competent authorities (Corporation ,Municipal Council, cantonment Board etc.)	N.A
	c) Whether the Plan is approved subject to any condition. If so what are the conditions and whether the conditions have been complied with?	N.A.
	d) Whether super structure is assessed to Tax (In case of ready built super structure)?	N.A.
	a) Whether clearance/ License Permit have to be obtained from authorities constituted under special acts like environment protection act 1986. The aircraft act 1934 etc and if so whether the same has been obtained (if any conditions are stipulated while giving clearance/License/Permit the same has to be mentioned in the report. The report should also mention whether the condition has been complied.	N.A
22.	Whether provisions of Urban Land Ceiling Act applicable/ ULC clearance/Permission obtained (Please mention Number & date of permission) or any restriction in transfer of title by the present Land owner?	No.
23.	Income Tax clearance certificate, if required to be obtained or not required to be obtained in the present case, please specify.	N.A.
24.	Whether all the legal requirements/ permission, under various act/laws viz. local laws, Municipal laws. Colonization Act, Town & Country Planning Act, Apartment ownership Act, land laws, Laws applicable for development of land & Construction of building, Building Regulations, Development Control Regulations, Co-Operative Societies Act etc, in order to develop the project land and or project have been completed and complied?	N.A
25.	WhetherRERDAct,2016(Real Estate Regulation & Development) is Applicable?	
	a) If so, Whether Registration was done by Developer/ Promoter as per RERD. The details.	N.A

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CONCLUSION&OPINION:

Accordingly chain of title is complete and legally passed from person to person and accordingly there by said Mr. Ismai and Mrs . Sherin , Marathuparambil House,P.O. Edakkazhiyur, , Chavakkad, Thrissur Dt, 680515 **now residing at Chemmamthitta, Choondal, 680502** are having legal, valid marketable title over the said property and they can alienate the property infavour of the proposed purchase Anudev Ramadevan subject to the release of the entire liability from the Kerala State Co-operative Bank, Evening Branch, Kunnamkulam . After the execution of the proposed sale deed , the proposed purchaser can create equitable mortgage of the said Land/ Plot in favour of Bank bydeposit of Original Registered Sale-deed of the afore said property. With respect to your queries I opine as under:

S.No	Queries	Opinion of Creation of Mortgage
1.	Whether the mortgage by deposit of original title deeds is possible on the strength of the title deeds scrutinized. If so, the list of documents to be deposited for creation of equitable mortgage over the property offered as security. The person(s) who shall deposit the title deeds with the bank may be stated.	Yes After the execution of the proposed sale deed , the proposed purchaser can create equitable mortgage of the said Land/ Plot in favour of Bank bydeposit of Original Registered Sale-deed of the afore said property. Sale deed No: 1824/2012 & settlement deed No:2748/1995 & Sale deed 2174/2013 of SRO, Kunnamkulam
	If the equitable mortgage by deposit of title deeds is not possible, can there be simple (registered) mortgage. If so, list out the documents to be held with the bank in addition to the registered mortgage deed.	N.A.
3.	Any other opinion on simplified procedure/remission of stamp duty for creation of charge over agricultural/ other properties in favour of Commercial Banks as in some states like U.P. Karnataka etc.	N.A.

CERTIFICATE OF TITLE

1. I P.S.Ajithkumar,Advocate,Thrissur-3 certify that said Mr. Ismai and Mrs . Sherin , Marathuparambil House,P.O. Edakkazhiyur, , Chavakkad, Thrissur Dt, 680515 **now residing at Chemmamthitta, Choondal, 680502** are having legal, valid marketable title over the said property and they can alienate the property infavour of the proposed purchase Anudev Ramadevan subject to the release of the entire liability from the Kerala State Co-operative Bank, Evening Branch, Kunnamkulam . After the execution of the proposed sale deed , the proposed purchaser can create equitable mortgage of the said Land/ Plot in favour of Bank bydeposit of Original Registered Sale-deed of the afore said property and the title deeds to the property concerned being original and not duplicate or fake.

2. That the title document mentioned in the chain of title were executed, stamped and registered in accordance with the law. They have the effect of conveying lawful title in favour of the said present owners.

3. As per the list of documents scrutinized in item No:14 in the schedule No:III, pertains to the Reg. Sale agreement No:715/2022 of SRO,

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	b) Whether dedicated / Escrow account was opened by Developer /Promoter as per RERD Act 2016?	N.A
	c) Whether all the applicable provisions were complied with?	N.A.
26.	Investigation in regard to Agricultural Land: • Whether the land is under self-cultivation.	Not an Agricultural Land
	• If land is owned indifferent Khatas or is Under joint share, give specific share in Each khata.	N.A.
	• Whether land is mutated in the name of Land owner	Yes
	• If consolidation of holdings/ acquisition Proceedings etc .is in progress in the area whether transfer of land is possible under state enactments	N.A
	• Whether any prior charge/hidden charge/revenue charge exists against the land ,non-encumbrance should be of 13 years preceding the date of the NEC report.	N.A.
27.	If agricultural land is being offered for mortgage • Whether permission for conversion of lands from agricultural use to residential/ commercial use is obtained as per local state law(specify date of order/permission and provide a copy thereof)	N.A. It is not a Agricultural land.
	• Whether taking for non-agricultural Purposes is possible as per local law.	N.A
	• Whether there is any hindrance in Applicability of SARFAESI Act of the property	No
28.	Whether from the documents produced, there Exists any pending litigation with respect to the Property offered as security. If yes, please furnish The details.	No. No litigation pending
29.	Whether certified copy of title document is obtained And compared with the original title deeds a) If no ,the reasons thereof b) If yes, whether any discrepancy observed. The details.	Yes . No. Discrepancy observed

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Kunnamkulam executed between Mr. Ismail and Mrs. Sherin as first party and Rani Ramadevan , P.A. Holder of Anuden Ramadevan as 2nd party which clarifies the details of the properties as mentioned in the sale deed No:2174/2013 of SRO, Kunnamkulam. Further I hereby confirm the correctness of the details mentioned in the sale agreement No:715/2022 of SRO,Kunnamkulam and the sale deed No:2174/2013 of SRO, Kunnamkulam are found to be valid.

4. I hereby certify that actual search was conducted on , as mentioned herein the report with respect to the land/revenue records and I do not find anything adverse which prevent the title holders from creating valid mortgage.

5. This legal opinion has been given without any interest direct or indirect after verifying all the necessary relevant papers, Xerox copy of which is returned back duly authenticated.

Details of enclosure of report:

1.

2.

Signature of the Advocate who has scrutinized
The title deeds/documents
Name of the Advocate:P.S.Ajithkumar.
Place :Ayyanthole.
Date: 25.05.2022.

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P.S. AJITHKUMAR
ADVOCATE 'KRISHNA THULASI'
CIVIL LANE LINK ROAD,
AYYANTHOLE,THRISSUR-3.

SEARCH REPORT

Search report relates to searches made in:-

1.	Sub Registrar Office	SRO, Kunnamkulam
2.	Registrar of Companies	N.A.
3.	Courts	N.A.
4	Other Offices: 1)Office of the Co-operative Society 2)Town Planning & Development Authority	N.A.
5.	A. Balance Sheet. B. Any other documents like income Tax Returns.	N.A.

1.Sub. Registrar/ Registrar of Assurance Office

Encumbrance Certificate No:516/2022 of SRO, Kunnamkulam pertaining to the properties for a period from 01.01.1989 to 18.01.2022 for my verification. Encumbrance certificate do not disclose any charge over the property.

2. Inspection of Court Record disclosed.

Nature of the Court. Date of Order. Nature of the Order

Office	Date of inspection	Information
SRO, Kunnamkulam	25.05.2022	Genuine.

1. **Study of the following documents disclosed :-**
   2. Details of the following Documents disclosed.
   3. Details of documents perused Information

a) Sale Deed No:2174/2013 of SRO, Kunnamkulam dated 20.10.2013 is Genuine.

CERTIFICATE

Certified that I have personally visited the SRO, Kunnamkulam 25.05.2022 and verified the Sale Deed No:2174/2013 of SRO, Kunnamkulam dated 20.10.2013 established and filed in the office of the S R O, Kunnamkulam and transcribed on stamp paper No:25475 for R5.000/=, Stamp Paper No:25476 for Rs5 000/-, Stamp Paper No:P 404810 for Rs1 000/-, Stamp Paper No:P404811 for Rs1000/=, Stamp Paper No:P404812 for Rs1000/=, duly registered in pages 277 to 280 in volume 976 of Book 1, of Kunnamkulam, SRO.

It is further certified that on the same day I have searched the records and ensured the accuracy of the entries in the Register (Index and Subsidiary index pertaining to Chemmamthitta Village).

On an overall appreciation of the entire documents and the totality of its cumulative effect, it is candidly certified that the intending proposed sellers Mr. Ismail and Mrs. Sherin enjoys absolute, cleat, valid, full, perfect, and marketable title over the security property and they can alienate the property infavour of the proposed purchase Anudev Ramadevan subject to the release of the entire liability from the Kerala State Co-operative Bank, Evening Branch, Kunnamkulam.Their title is crystal clear, untainted and unimpeachable and the property is free from any encumbrance or liability and hence the same can be safely accepted as security for the proposed loan.

On close scrutiny of the materials placed before me, I am of the considered opinion that the mortgage, if created in the manner prescribed by law, will be perfect and full proof and available to the Bank for the liability of the intending mortgagor.

There is no restriction / prohibition under the prevailing Revenue / Agriculture / Tenancy / personal laws for mortgaging the property for non-agricultural purposes.

On thorough examination of the documents produced before me, I am perfectly satisfied as to their genuineness / existence.

P.S. AJITH KUMAR
ADVOCATE & NOTARY
Roll No: K/195/1984
AYYANTHOLE, THRISSUR-3
Mob: 9633650000