



Shweta M. Mane (Kakad)
L.L.B, L.L.M (Pune)
ADVOCATE & NOTARY

📍 Swami, Plot no. 4
Shrikrishna Nagar, Beside Darda Nagar
Darwaha Road, Yavatmal-445001
📞 Cell:- 07020796029, 09921665669
✉ Email:- adv.shwetakakad@gmail.com

LEGAL SCRUTINY REPORT

Application no. 77000355236

Date: 30/09/2026

**To,
Branch Credit Manager,
ICICI HFC LTD.**

Dear Sir/Madam,

1. Legal Scrutiny Report in respect of Kalyani Bhavan Sagane.

PART I: PROPERTY DETAILS:

1. Name of the Applicant/Borrower/s: Kalyani Bhavan Sagane.

2. Name of the Co-applicant/s: (if any):- Bhavan Sagane

3. Type of Loan: BT Top Up

4. Purpose of Loan: BT Top Up

5. Name of the Property Owner/s: Kalyani Bhavan Sagane.

6. Description of the Property (with Boundaries):

That, the Layout Plot no. 3, Area admeasuring about 472.50 sq.mtrs. and construction thereon of house out of Field Survey No. 172/2, 171/4, Situated at Mauje Darwaha Khand-2, Tq. Darwaha Dist. Yavatmal, bounded as under:-

BOUNDARIES			
East	West	North	South
Layout 12 mtr. Road	Layout Plot no. 15 & 16	Layout Plot no. 2	Layout Plot no. 4

7. Nature / Status of the Property: Freehold

8. Type of Property: Commercial

**PART II: LIST OF DOCUMENTS SUBMITTED BEFORE ME/US FOR
SCRUTINY AND LEGAL OPINION: (SPECIFY THE DOCUMENTS ARE
ORIGINAL OR XEROX)**

- Photo copy of N.A. Order and Sanctioned Layout Mal, dated 18/04/2013.
- Photo copy of registered power of attorney dated 11/08/2015 deed no. 3286/2015.
- Photo copy of registered sale deed dated 12/08/2021 deed no. 1722/2021.

- d. Photo copy of registered sale deed dated 06/04/2022 deed no. 759/2022.
- e. Photo copy of registered sale deed dated 18/05/2022 deed no. 1133/2022.
- f. Digitally signed 7/12 extract.
- g. Digitally signed Sanctioned building plan and permit, dated 24/01/2023.
- h. Photo copy of completion certificate dated 27/06/2023.
- i. Photo copy of Tax Receipt, dated 06/04/2026.
- j. Photo copy of LOD issued by Cholamandalam Investments and Finance Co. Ltd., dated 21/09/2026.

PART III: FLOW OF TITLE OF PROPERTY: (HISTORY OF TITLE)

- Initially the field Survey No. 170/2, 171/4, area admeasuring about 2 Hecter 25 R., of Mauje Darwha, Tq. Darwha Dist. Yavatmal, was an agricultural land under occupancy class-I, previously owned and possessed by Mr. Shrikant Shridhar Thodage and T.K. Associates through its partners 1) Mr. Shrikant Shridhar Thodage and 2) Mr. Vivek Shridhar Kinkar, prior to 2013.
- Thereafter Mr. Shrikant Shridhar Thodage and T.K. Associates through its partners 1) Mr. Shrikant Shridhar Thodage and 2) Mr. Vivek Shridhar Kinkar applied before the Sub Divisional Officer Darwha, for the conversion of above land into non-agricultural purposes and said authority registered the matter in Revenue Case No. 14/NAP-34/2011-2012, of Mauje Darwha, Tq. Darwha Dist. Yavatmal and passed the order of conversion on dated 18/04/2013, thereafter layout was prepared and plots were established, out of all these plots, Layout Plot no. 3 is subject matter of this search.
- Thereafter, Mr. Shrikant Shridhar Thodage died on 22/07/2014 and as per the provision of law, his undivided land share in above property came to share of his legal heirs namely Smt. Anjali Shrikant Thodage, Tanvi Shrikant Thodage, Trupti Shrikant Thodage and Tejas Shrikant Thodage. This transaction is duly recorded in revenue record vide mutation entry no. 22168, dated 24/06/2015.
- Thereafter Tanvi Shrikant Thodage, Trupti Shrikant Thodage and Tejas Shrikant Thodage executed registered power of attorney in favour of Smt. Anjali Shrikant Thodage, on dated 11/08/2015, deed no. 3286/2015, executed at Sub Registrar Office Yavatmal-2.
- Thereafter, T.K. Associates through its partners Mr. Vivek Shridhar Kinkar and Smt. Anjali Shrikant Thodage for herself and as a POA holder for Tanvi Shrikant Thodage, Trupti Shrikant Thodage and Tejas Shrikant Thodage, sold the Plot no. 3, area admeasuring about 472.50 sq.mtr., out of Field Survey No. 172/2, 171/4 of Mauje Darwha Khand-2, Tq. Darwha Dist. Yavatmal, to Asif Iqbal Musani by way of registered sale deed dated

12/08/2021, deed no. 1722/2021, executed at Sub Registrar Office Darwha.

- Thereafter, Asif Iqbal Musani sold the Plot no. 3, area admeasuring about 472.50 sq.mtr., out of Field Survey No. 172/2, 171/4 of Mauje Darwha Khand-2, Tq. Darwha Dist. Yavatmal, to Anand Sudhakar Ganjiwale by way of registered sale deed dated 06/04/2022, deed no. 758/2022, executed at Sub Registrar Office Darwha.
- Thereafter Anand Sudhakar Ganjiwale sold the Plot no. 3, area admeasuring about 472.50 sq.mtr., out of Field Survey No. 172/2, 171/4 of Mauje Darwha Khand-2, Tq. Darwha Dist. Yavatmal to Kalyani Bhavan Sagane, by way of registered Sale Deed dated 18/05/2022, vide deed No. 1133/2022, executed at Sub Registrar Office Darwha.
- Accordingly an entry in respect of the above said transaction is taken into Mutation record and this fact is also evident by 7/12 extract in the name of Kalyani Bhavan Sagane issued by Talathi Darwha Khand-2.
- Thereafter, Kalyani Bhavan Sagane mortgaged the above property with the Equitas Small Finance Bank Ltd. Branch at Yavatmal, by way of registered mortgage dated 31/01/2024, vide deed no. 266/2024, executed at Sub Registrar Office Darwha, and subsequently repaid the said loan, therefore, said bank release the above property from their charge and executed registered release deed on dated 13/03/2025, deed no. 690/2025, executed at Sub Registrar Office Darwha.
- Thereafter, Kalyani Bhavan Sagane mortgaged the above property with the Cholamandalam Investments and Finance Co. Ltd. Branch at Yavatmal, by way of registered mortgage dated 17/03/2025, vide deed no. 707/2025, executed at Sub Registrar Office Darwha, and said property is still mortgaged with the said Bank. Therefore, Registered release deed should be obtained.
- That the link in the chain of the title has been properly established. All the transactions have been duly verified from the relevant record of Registrar of documents, Revenue record. I am satisfied & confirmed that the property is heritable and transferable and the transferor has right to transfer. All necessary parties have been joined in the documents and the documents have desired legal effect. Fact and Event Material to title have been satisfactorily proved.

PART IV: EVIDENCE OF THE TITLE OF PROPERTY:

The present owner, **Kalyani Bhavan Sagane**, is/are the owner of Layout Plot no. 3, Area admeasuring about 472.50 sq.mtrs. and construction thereon of house out of Field Survey No. 172/2, 171/4, Situated at Mauje Darwha Khand-2, Tq. Darwha Dist. Yavatmal.

PART V: OTHER PROVISIONS:

5.1	Whether provisions of urban land ceiling act are applicable	No
5.2	Whether any property/ies intend to be given as security is subject to any minor's claim/share?	No
5.3	Whether the property is affected by any revenue and tenancy regulations; if yes then to what extent?	No
5.4	Whether the user land has been converted into Non-Agricultural for Residential use by the order of the competent Authority?	Yes
5.5	Whether up to date tax/land revenue has been paid in respect of the property?	Yes
5.6	Whether all original documents for last 13/30 years have been scrutinized; if not give reasons?	No
5.7	Whether required documents are available for creating mortgage?	Yes
5.8	Whether all the previous owners of the property had the right and competency to transfer the property?	Yes
5.9	Whether the proposed mortgage by deposit of title deeds is possible?	Yes
5.10	What is the tenure of the land; if it is leased? _____ years (remaining period)	No
5.11	Whether the land is Adivasi (tribal) land?	No
5.12	Whether the land /property are joint family property?	No
5.13	Whether SARFAESI Act applicable?	Yes
5.14	Is land/property/flat being subject to any reservations /acquisitions/requisitions?	No
5.15	Whether the property has been transferred by a power of attorney (POA) holder of the original landowner in favour of the loan applicant?	No
5.16	Whether the said POA holder has/had authority to sell the property under POA?	Not applicable
5.17	Whether POA as recorded in 5.15 is registered?	Not Applicable
5.18	Whether any prior permission /NOC /consent required from any Authority to mortgage the Property (Authority may be Govt. / Municipal Corporation / Land Development Authority / Industrial Development Authority / Society etc.). If permission is required, specify the name of the authority from whom permission/NOC is required and list all permission/ No objection required.	No
5.19	Whether any permission / consent is required to sell the property upon invocation of the mortgage. If so, indicate the Authority from whom the permission is required; Indicative Time line to obtain such permission; and any premium payable to the Authority upon such transfer	Not Applicable
5.20	Whether Search Report is obtained and submitted?	Yes
	Search Report Details: -	
	Search Conducted Years: 13 years.	13 Years

	Name of the Advocate / Searcher: Note:	Adv. Shweta Mane Search Report dated 30/09/2026 vide receipt no. MH011148308202627E & Defacement No. 0006287013202627 and MH011141550202627E
5.21	Whether EC is obtained? EC Details: - No. of Years EC Obtained Any Encumbrance to Specify EC Applied by	Not Applicable

PART VI: CERTIFICATE:

In view of forgoing, I certify that the title deeds intended to be deposited relating to the property which is offered as a security by way of equitable mortgage and the documents of title referred to above are perfect evidence of the title. If the said equitable mortgage is created after the execution of the sale deed in favour of **Kalyani Bhavan Sagane** it would satisfy the requirements of creation of an equitable mortgage.

I further certify that **Kalyani Bhavan Sagane** would derive a valid, clear, marketable and unencumbered title in the subject property except the charge of **Cholamandalam Investments and Finance Co. Ltd. Branch at Yavatmal.**

The Mortgage, if created will be available to the ICICI HFC for the liability of the intending Borrower i.e. **Kalyani Bhavan Sagane.**

Following documents needs to be submitted at the time of disbursement of the loan:-

1. Photo copy of N.A. Order and Sanctioned layout plan, dated 18/04/2013.
2. Digitally signed copy of latest 7/12 extract.
3. Original Property Tax Receipt.
4. Original LOD from **Cholamandalam Investments and Finance Co. Ltd. Branch at Yavatmal.**

Following documents are required post disbursal [If any]:-

1. Original sale deed dated 12/08/2021 deed no. 1722/2021.
2. Original sale deed dated 06/04/2022 deed no. 759/2022.
3. Original sale deed dated 18/05/2022, deed no. 1133/2022.
4. Original Registered release deed from **Cholamandalam Investments and Finance Co. Ltd. Branch at Yavatmal**

Place: Yavatmal
Date: 30/09/2026

Adv.Shweta
Mane[Kakad]

Digitally signed by
Adv.Shweta Mane[Kakad]
Date: 2026.10.06 16:05:48
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Signature of Advocate